

SMALL HOMES

Year Book

FALL 25¢ WINTER



The Standard Guide for Home Builders

AMERICAN FAMILY SECURITY PLAN CAVALCADE OF 36 RECENT SMALL HOMES [with Plans]
DESIGNS . . . CONSTRUCTION . . . FINANCING . . . EQUIPMENT . . . FURNISHING & DECORATION
5 BOOKS IN ONE

Your home —



“DESIGNED FOR HAPPINESS”

and comfort — with GLASS!



No woman ever born could get along without mirrors. In the small or modest home mirrors are more important than ever. Not only are they useful and convenient, but adroitly placed, they make small rooms seem large—do away with that cramped, shut-in feeling small rooms create. Thus mirrors do double-duty, just as this attractive dressing table mirror does here.



Of all beauty aids, none adds so much to a woman's poise and confidence as a full-length mirror of polished plate glass. Full-length door mirrors can be obtained to fit any size door—and at surprisingly low cost. Make certain your builder or architect includes this modern essential. No house is complete without it. Tell him you want it made of L-O-F Polished Plate Glass.



Mirrors and fireplaces just seem to go together. A mantel mirror creates a pleasant illusion of spaciousness . . . pushes the wall back . . . repeats the decorative scheme. For what mantel and wall mirrors add, their cost is extremely small.



If you live in the cold weather zone, make certain your home is completely equipped with storm sash. They reduce fuel bills as much as 30%, eliminate fogged and frosted windows, and pay for themselves in fuel savings alone.

These pictures are “stills” from the new Technicolor motion picture “Design for Happiness.” This film, sponsored by the Federal Housing Administration, tells the story of a young American couple who want a home of their own, and who, with the help of FHA, ultimately get it. These pictures demonstrate, better than words, how important Glass and Mirrors are in the small home. Modern uses of glass make homes more

livable, and more salable—if you ever have to sell. Just as you see illustrated here, Glass and Mirrors should be part of your “Design for Happiness” when you build. For many other practical and decorative suggestions, see your local Libbey-Owens-Ford Glass Distributor. You'll find him listed in the classified section of your telephone directory under GLASS. Libbey-Owens-Ford Glass Company . . . Toledo, Ohio.



LIBBEY · OWENS · FORD GLASS COMPANY



Home Sweet Home...



IT IS BELIEVED that John Howard Payne was born at East Hampton, Long Island, on June 9, 1791, in the cottage shown above. Payne left this home in his boyhood. He lived in Europe for a number of years and composed "Home, Sweet Home" in Paris. He had first heard the air in Italy sung by a peasant girl carrying a great basket of fruit and flowers. Engaging her in conversation, he endeavored to learn the name of the air, but she could not remember it, so he jotted down the notes which have since become immortal. His song was originally sung in his operatic play "Clari, the Maid of Milan" in 1823. Referring to Payne's old home, Gabriel Harrison,

his biographer, writes, "One who has studied the character of John Howard Payne cannot fail to discover in his picture of the old homestead, (Payne had written a sketch of East Hampton in 1837) a deep, unsubiding love for the place as if the spirit of his boyhood had come back to awaken memories of a delightful past." Preserved against the ravages of time, weather, and fire, this famous old home is still standing and annually attracts many sightseers.

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NEW YORK

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ACKNOWLEDGMENTS and INDEX of ADVERTISERS

We gratefully acknowledge the cooperation of the advertisers and the following organizations in supplying photographs and data for the editorial preparation of this YEAR BOOK. Here also will be found names of manufacturers with pages on which their advertising appears.

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SMALL HOMES

Year Book
The Standard Guide for Home Builders

5th EDITION

Published by National Home Builders Bureau, Inc.

New York

25c PER COPY

H O M E

and the happiness of the whole family are synonymous. The beginning of any family security plan is the possession of an ultimately debt-free home.

O W N E R S H I P

as never before, is within the reach of any American family. It may be achieved at a monthly amortization cost no greater than rent.

M A D E

of hopes and dreams—home ownership can become a reality tomorrow. The Federal Government, financing institutions, and the building industry have made this possible.

E A S Y

is the road! House plans may be obtained through local agencies in every community. The small down payment can be accumulated in a short time. Then your rent will buy a new home. Finally comes the golden age of retirement — with shelter and security assured for you and your family!



A Message to Mr. and Mrs. America

Excerpt from HIS Creed

THE Great Emancipator believed also in the emancipation of every American family. Freedom from the unbearable burden of *homeless* old age is the *earned right* of every citizen! That too, was a tenet in his firm creed.

And it is *our creed*. We of the Home-builders Bureau, in publishing The Small Homes Year Book, are firmly convinced that—

"FREEDOM FROM THE UNBEARABLE BURDEN OF HOMELESS OLD AGE IS THE EARNED RIGHT OF EVERY AMERICAN FAMILY!"

We realize, however, as Abraham Lincoln did, that this right *must be earned*! But *saving* as well as *earning* is involved—and the wise investment of savings can be directed only through knowledge. Therefore, we conceive it our furlion to point out (and help our readers to achieve) the most practical road to *sheltered* family existence.

So the safe harbor of *home* opens before you *now*. We hope and believe that the Year Book will pilot you safely within its shelter.

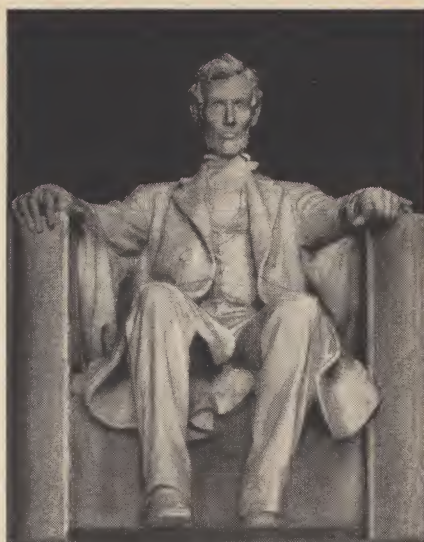
We present, as the tonal theme of this edition, "THE AMERICAN FAMILY SECURITY PLAN." The presentation is expanded in our Financing Section. Every page of this book is devoted to practical guiding information for the homebuilder.

The "Cavalcade of Recent Small Homes" then parades past, reviewing dozens of masterful small home plans. In this Design Section you are shown not only many of the more successful designs but told how and where to obtain, in your own community, complete ready-to-build plans for the home of your own choice. Furthermore many of the leading manufacturers have had their experts carefully engineer their respective products for the homes shown in this book.

The Financing Section explains not only where to get the money to build now—but how at no more than average rental costs you may achieve *debt-free home ownership*! Then come the sections on Construction, Equipment and Furnishing and Decorating—all directed to problems of the small home.

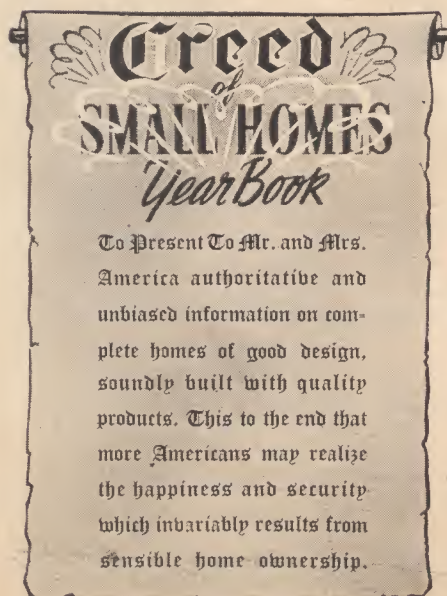
Features of particular interest to the prospective homebuilder include discussions of mechanical equipment, domestic efficiency planning, radio, closet-craft and the like.

So this edition of the SMALL HOMES YEAR BOOK comes to you. *Selah*—and may peace be on *your home*!
C. STANLEY TAYLOR, Editor.



"PROPERTY IS THE FRUIT OF LABOR. PROPERTY IS DESIRABLE. LET NOT HIM WHO IS HOUSELESS PULL DOWN THE HOUSE OF ANOTHER BUT LET HIM WORK DILIGENTLY AND BUILD ONE FOR HIMSELF, THUS ASSURING THAT HIS HOME SHALL BE SAFE FROM VIOLENCE WHEN BUILT."

Abraham Lincoln



Our Own Service Creed

YOU have read our creed! We shall constantly support those things which will further our expressed objective of more and better American homes for American Families.

We recognize and cooperate fully with the progressive retail lumber and building supply dealer who is rapidly becoming and should be *home building headquarters* in every community. If any dealer should fail to render helpful home building service to you, write and tell us your problems.

We commend the home building industry in the great strides it has made. But the whole industry can be only as strong as its well-coordinated parts. These "parts" are very strong indeed. Valuable contributions have been made by the manufacturers' organizations and State and Regional Lumber Dealer Associations. Groups like National Small Homes Demonstration and the U. S. Savings and Loan League—all have cooperated closely with the federal Bureaus (FHA and FHLB). We appreciate the fact that all of these organizations have worked closely with us in producing this YEAR BOOK.

We stand whole heartedly behind the progressive steps taken by a number of States and the policy adopted by the U. S. Chamber of Commerce to reduce taxes on small homes. Furthermore, we believe that wherever possible the housing of our citizens is a job for private enterprise. Homes, as Lincoln believed, are *earned* and we do not believe in paternalistic subsidies at the taxpayer's expense!

We enthusiastically endorse the efforts of leading manufacturers (such as those participating in this YEAR BOOK) to pass on to consumers the fruits of research and American quantity production methods. This YEAR BOOK itself is evidence of the splendid achievements of individual manufacturers in bettering the values of their respective products so that you, Mr. and Mrs. Prospective Home Builder, can realize more Home for your dollar.

This, coupled with the improved designs, low-cost, long-term amortization loans and the local helpful service being rendered by progressive lumber and building supply dealers, has encouraged us to launch the American Family Security Plan. Through its principles America can become a greater nation, well defended because of the happiness and security realized by American families who own their own homes.
W. WADSWORTH WOOD, Publisher.

AMERICAN FAMILY SECURITY PLAN

... Available now and requiring no money to start

How Any Rent-Ridden American Family Can Adopt a Sound, Practical Program for Financial Independence Based on Rent-Free, Debt-Free Home Ownership. Present-day Opportunities Make Possible This Systematic Plan of Applied Savings to Insure Ultimate Family Security.

THE American Family Security Plan introduces first a method of providing the original investment. From that point on, payments of no more than normal rent will reach the desirable goal of debt-free home ownership in a period of 15-25 years. After that, Social Security and other forms of retirement income will insure a lifetime of financial independence which is the basis of family security.

1. SAVE

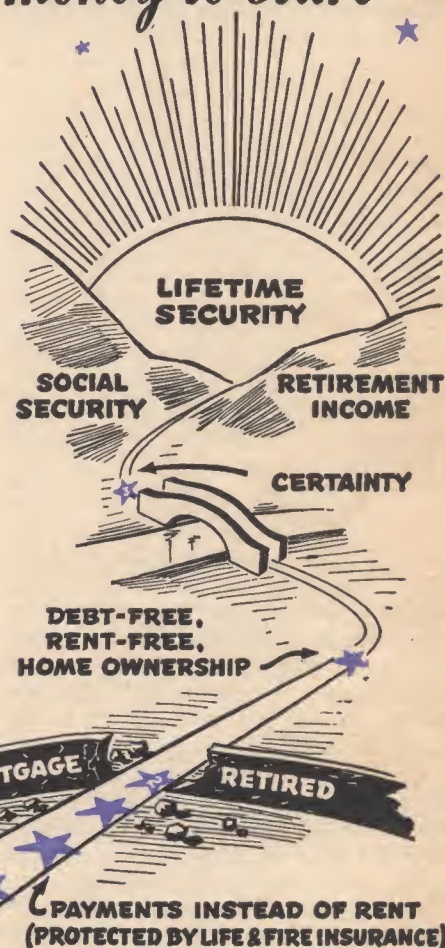
UNDER the present-day systems of home financing, only a small original down payment is required. Sometimes the ownership of a mortgage-free building site is sufficient to start the venture. The Federal Housing Administration and building and loan associations require a down payment of usually 10% as explained in Financing Section beginning on Page 27. Of course, the average strong-willed individual or family can establish a systematic savings account definitely labeled for the achievement of this down payment. This is not an easy accomplishment, because

such funds may be too easily diverted to other immediate purposes. Therefore, it is highly important that such a specific savings account should be carefully safeguarded against sudden impulses which might cause avoidable withdrawals.

The Bureau is more than happy to announce the recent formation of the first of such specific savings plans now being established rapidly by building and loan associations in most communities. This is the "OWN-A-HOME CLUB" plan of the United States Savings and Loan League described on the next page and fully in the Financing Section (Page 29).

2. AMORTIZE

THE terms under which member banks, insured by Federal Housing Administration, or building and loan associations (often safeguarded under the Federal Home Loan Bank system) will make long-term amortizing loans require only a small down payment. Loans less than \$5,400 call for 10% down payment and

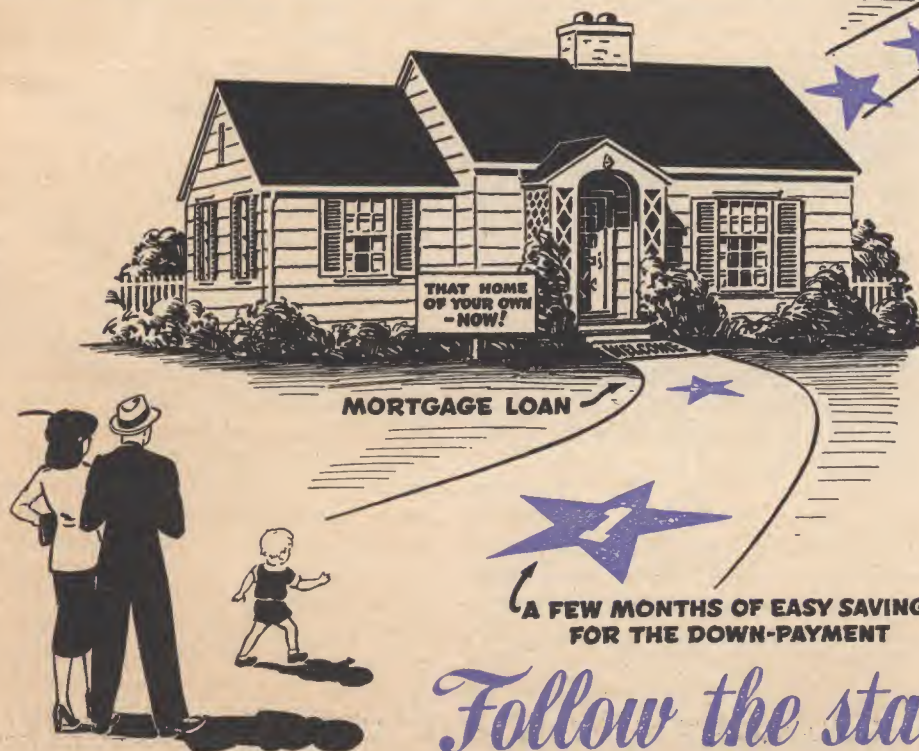


larger mortgages somewhat more plus nominal fees covering costs. Loans are for long terms requiring only small monthly payments as fully described on the next page and in Financing Section (Page 27).

3. RETIRE

AT THIS point, debt-free, rent-free home ownership has been achieved. Thus, the overhead of family shelter is practically eliminated. Then Social Security and other forms of retirement income begin to operate providing that financial independence which is the basis of all family security.

NOTE: The detailed steps in the American Family Security Plan are shown in the accompanying illustration. The principal steps are expanded in explanation on the following two pages. Turn then to the Financing Section, Page 27, where complete descriptions are given covering the practical operations of building and loan associations (including the "Own-A-Home Club," the Federal Home Loan Board, and F.H.A.).



Follow the stars to security!

AMERICAN FAMILY SECURITY PLAN—THE

DETAILS OF THE PLAN INTRODUCED ON PRECEDING PAGE

THIS plan is made possible only by the amazing opportunities opened up in recent years by the Federal government and various correlated services. The Bureau does not claim the origination of any of the important elements in this plan although it is largely responsible for fostering the basic step. It does claim early recognition of the opportunities now available to the average American family. These opportunities have been carefully coordinated and now for the first time are presented to the readers of the *Small Homes Year Book* as the *American Family Security Plan*. Because this is an opportunity which may never again make home ownership an independence so easily achievable we hope that this plan will be carefully read, thoroughly analyzed, and seriously adopted by thousands of our readers.

The Plan Is Simple

Perhaps the easiest manner in which this subject may be presented to the reader is to outline the consecutive steps which constitute the *American Family Security Plan*. Some of the major steps are supplemented by important supporting precautions which are described. The essential program of each step is presented on these two pages and further supplemented by the complete story in the Financing Section on Page 27. In that section will be found very complete information covering the present-day available sources of amortizing home loans and the exact procedure in establishing such financing for the individual home project.



AS already indicated on the preceding page and detailed in later paragraphs the achievement of any home building project requires only a small down payment. In the course of its research work the National Home Builders Bureau has had occasion to make a tremendous number of inquiries analyzing the prospective market for new small homes in the United States. Questionnaires have been sent out to

and correspondence received from over 100,000 prospective owners of new small homes. It is amazing to note that fully 40% of those families expressing a desire to own a home had not actually saved the modest sum required for the down payment! Many, of course, did not realize how small an amount would achieve the dream of home ownership. Nor did they realize some of the recent facilities for safeguarding and directing such savings toward the achievement of their real purpose.

Naturally any one can establish a savings account which, if augmented each month by a small amount, would make possible the provision of the down payment within a year or slightly over. For example, where a mortgage is to be \$2500 or less the down payment is only 5% or \$125. Therefore regular savings as low as \$2.00 a week would enable a family to start building a small home in about 15 months after starting the American Family Security Plan.

The "Own-a-Home Club" Plan

Naturally the strong-willed individual can establish a savings plan in a "pig bank" at home or in any established savings institution. Unfortunately however, these funds are too easily subject to withdrawal for some impulsive but not imperative use. It is well therefore to have such funds safeguarded for their specific purpose so that it would be necessary to think twice before letting the impulse to own a new car or a new radio cause sudden withdrawal (always made with the noble but optimistic plan of replacement).

Now the Bureau is happy to announce the first of such systematic savings plans properly safeguarded by Federal and State banking supervision but definitely labeled for the real purpose of achieving home ownership. This is the "OWN-A-HOME CLUB" plan now being rapidly established from coast to coast by building and loan associations. The entire plan has been completely organized for its members by the United States Savings and Loan League.

The "Own-A-Home Club" plan operates almost exactly like the familiar Christmas Savings Fund except that in addition to safeguarding the account, each club (as operated by a local building and loan association) offers many types of membership service specifically organized to help the prospective home builder.

Naturally the Club provides a regular savings deposit system, with pass books,

withdrawal slips, etc., etc., making it easy to set aside funds for the specific purpose of home ownership within the near future.

This operation is more fully described in the Financing Section on Page 27. Once the original investment is acquired immediate home ownership is possible through the following systems of long-term amortization financing.



THERE are two primary sources from which long-term amortizing mortgage loans may be obtained for the building of a small home. These are savings banks, insurance companies and mortgage companies whose loans are protected by Federal Housing Administration insurance as later described. The second primary source is building and loan associations which exist in practically every community and many of which are members of the Federal Home Loan Bank Board. These sources are briefly described in following paragraphs and explained in more detail in the Financing Section beginning on Page 27.

Federal Housing Administration Service

The Federal Housing Administration (known popularly as FHA) is a Government organization which does not loan money directly but insures its member banks against losses on mortgage loans made by them. Consequently FHA is very careful that any mortgage which it insures shall be based on high standards of design, construction materials and methods, and equipment of the small home. Thus all homes built under FHA specifications have their complete plans and specifications thoroughly analyzed before construction starts. Then regular inspections of the job are carried out every few days by official FHA inspectors to make certain that the builder follows the plans and specifications in complete and proper detail. Detailed instructions on obtaining an FHA mortgage from your bank are given on Page 33.

PATH TO A RENT-FREE, DEBT-FREE HOME

SEE PAGE SEVEN FOR ILLUSTRATED DESCRIPTION

Federal Home Loan Bank Board

This organization has been established by the Government to supervise and support the activities of the building and loan associations' members. It too insures mortgage loans and often liquidates them so the association will have continuing capital for its activities. Details of the operations and services of this board will be found on Page 32.

Building and Loan Associations

The building and loan association is a familiar local organization which co-operates with prospective home builders by saving their money for them and making mortgage loans when they are ready to build. A large proportion of the more important associations have their own organization known as the United States Building and Loan League (Chicago, Illinois). Any building and loan association will help the prospective home owner with advice on plans, specifications and financing. Many of them operate "Own-A-Home Clubs."

Life and Fire Insurance Essential

All forms of insurance are too much "taken for granted" by the average citizen. Both life and fire insurance constitute specific and important parts of the American Family Security Plan. Obviously the function of insurance is the safeguarding of home ownership so that neither death nor fire can interrupt carefully conceived plans for ultimate family security.

Life insurance is quite thoroughly understood by the average man but too often it is not realized that its functions should be specifically employed for the protection of the home investment.

Obviously the first step of acquiring the original investment is followed by the second important step of establishing the long-term amortizing mortgage. Here the head of the family undertakes to gradually pay off this mortgage over a considerable period of years in order to achieve ultimately the desirable position of rent-free, debt-free home ownership. What happens if the income producer dies or is permanently disabled?

It would certainly create an amazing feeling of security if he knew that in such case his wife and children would continue to be protected under the American Family Security Plan. This protection can be had at surprisingly low cost through the specific applica-

tion of one of several forms of life insurance protection.

No attempt will be made to discuss details. There are several forms of life insurance including term insurance which can be specifically directed to pay off the unpaid balance of the mortgage. Again the reader is urged to ask his insurance agent for a specific plan which fits his own individual situation.

Fire insurance is somewhat of a mystery to the average person. We wish to stress one particularly important point. All mortgages are protected by fire insurance which the mortgager insists upon and which is a regular part of every mortgage transaction. There are far too many home owners who will find that they have no fire insurance to protect their growing equities. Nor do they realize that construction details influence fire insurance rates. The better the construction the lower the rates will be—particularly if fire safeguards are incorporated. Therefore the home builder is again strongly advised to get in touch with his insurance broker or to write to nationally known fire insurance companies for details on such structural safeguards and insurance rate reductions.

And so now the home has achieved the final protected amortization payment. The mortgage is paid off and the family has a home which is rent-free and debt-free.



In less time than you realize the amortizing period of 15 or 20 years will have passed. If you started the American Family Security Plan fairly early you will still have enough useful years before retirement becomes advisable. But you have paid off your mortgage—you have no rent or mortgage interest to pay so you can continue to build up your retirement fund.

We make no effort here to describe the various retirement plans made possible under Social Security, insurance annuities, and the many other forms of retirement savings or guarantees. You are familiar with these elements of security as they may be made a part of YOUR OWN SECURITY PLAN.

Just remember that SHELTER—which means a roof over your head—is

one of the expensive parts of your living budget. When the cost of shelter is ultimately removed as it will be if you follow the American Family Security Plan, an important proportion of your income can then be applied to retirement, travel or other family pleasures.

So Now the Plan Is Yours!

We have given you good understandable information on the various steps toward organizing family security. The important steps in financing are greatly amplified in our Financing Section (beginning on Page 27)—don't neglect to read every word.

Now we will tell you how to simplify this plan—an easy way to arrange its practical application. Go to the progressive lumber and building material dealer in your neighborhood! He will introduce you to the important local sources for financing. He will often make the arrangements for you. He will provide a broad selection of small house plans including complete blueprints. He will render every form of service which you need for your entire home building operation.

Study this Small Homes Year Book from cover to cover. It is a practical guide prepared specifically to help you through all the steps of home building—from home financing to furnishing.

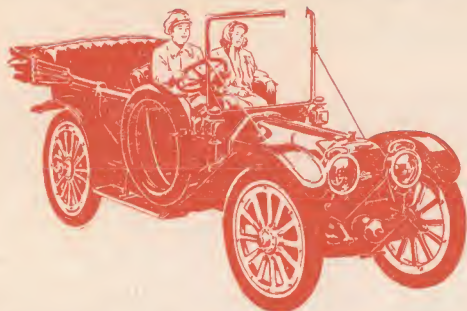
* * * * *

A publisher's sole encouragement is reader support. Do you, as a reader, feel that this Plan deserves your support? Such a program of helping American families achieve financial security might well be the subject of a local meeting in which many of you, our readers, would take part. Since we serve over a half million readers, such a meeting is out of the question, but you can still vote and express yourself to co-operate with us.

If there was such a meeting, those in favor of the AMERICAN FAMILY SECURITY PLAN would say "aye." You can say "aye" by sending a letter or postcard saying when you are going to start the Plan. (Write to the publisher, W. Wadsworth Wood, care National Home Builders Bureau, 572 Madison Avenue, New York.) He will reciprocate by having sent to you details on the Own-A-Home Savings Club. Also he will send directions on getting a free "pig bank" which is a small steel replica of a home—ideal for your start on saving.

ENLIST UNDER THE FLAG OF THE AMERICAN FAMILY SECURITY PLAN—AS DESCRIBED HERE!

YOU DON'T DRIVE A 1910 MODEL AUTO



COMPARE YOUR AUTOMOBILE
WITH *THIS* ANTIQUE!

(Imagine a snapshot pasted here)

Then—

COMPARE WHAT YOUR RENT BUYS—AGAINST A NEW HOME

Inconvenient apartment, or old house—the same rental cost puts you in a new home Now!
For proof—read how on Page 28



This—or an inconvenient apartment

OR



This—a new home of your own

CCHECK your present living quarters against this list of advantages that may be found in a modern small home as shown throughout this book. If your house or apartment does not possess at least half of these advantages, then go

to your lumber dealer and challenge him to give you all of the advantages for the same amount that you are now paying rent.

Why put up with hard-to-keep-clean, expensive - to - maintain, inconvenient

and out-moded old houses any more than you would want to drive a 1910 model automobile. Or why an apartment when you can live *where and as you please* in your new home? Check these questions and tally *your* score:

- 1** Are you living in an undesirable location? Your new home can be where you want it!
- 2** Is your exterior old fashioned or shabby? Your new home can be as good looking as any home in our Design Section (Page 11)!
- 3** Some rooms too cold in winter—too hot in summer? Your new home can be thoroughly insulated (including weather-stripping and ventilation). Look at Page 43!
- 4** Do you have "furnace jitters" every winter day? You can have auto-economical care-free heating! (Page 53).
- 5** The burden of daily housework becomes unbearable? Your new "planned kitchen" with efficient equipment will surprise and delight you. (See Page 60)!
- 6** Your bathroom facilities are old fashioned, inadequate and hard to keep clean? The new ones aren't—(See Page 58)!
- 7** Is laundry work hard work? It would be easier if developed in your new home as explained on Page 64!
- 8** Are your electric outlets insufficient and poorly located—is your lighting inadequate? The principles of Adequate Wiring (Page 49) and Better-Light, Better-Sight (Page 74) will be applied!
- 9** Do your windows rattle and stick—do you need dynamite to open your doors? Windows are a life-time investment—they will be right in your new home (see Page 45)!
- 10** Do you hang half your clothes on the floor because of insufficient closet space? This will be unnecessary in the new home (see Page 77)!
- 11** Are your furniture and decorations old fashioned and shabby? You can replace them all in your new home at modest cost. Several pages beginning with Page 67 tell you how!
- 12** Does your radio look bad and perform worse? Provide properly when you build your new home (see Page 78)!
- 13** Are you proud of your yard and garden? You will be of the new one (see Page 80)!
- 14** Do maintenance and repair costs keep you broke? Is water muddy and scant? In your new home you can have everything that you haven't got now. Read the Construction and Equipment Sections (Pages 35 and 51)!

Designs

REAR ELEVATION
Scale 1/4"=1'-0"

All Footings To Be 8" wider than foundation Walls.

CAVALCADE OF RECENT SMALL HOMES

Outstanding examples of efficiency and economy by leading planners of America.

(Study every plan for space-saving economy suggestions . . . the best nationalized presentations by Associations, Publications, Manufacturers, and other planners of the homebuilding field. Complete blue-prints and specifications often free or at low cost direct from lumber dealers! We tell you how to get them.)

IN these fourteen pages we present 32 small homes representing the most careful recent studies by leading American home-planners. The first 20 homes are nationalized presentations by associations and publications—the remainder 12 are representative of the hundreds of stock plans developed by National Plan Service (Chicago) and on which complete working blue-prints and quantities are available to our readers through progressive lumber and building mate-

rial dealers in almost every community.

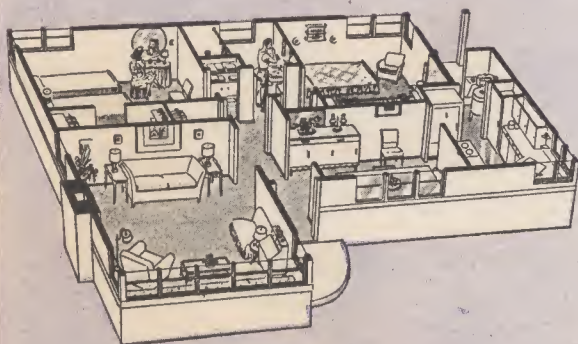
These plans are presented for two primary purposes. The first, is that the reader may have an opportunity to study at his leisure the best current solutions of the problems of practical economies in small home planning. Methods of space-saving, increased livability and improving the quality of construction and equipment are demonstrated. Many of the ideas apply to the development of *any* home plan

whether newly drawn or selection and improvement in stock plans.

The second is a practical direct service for our readers. On almost every one of these designs complete ready-to-build blue-prints and specification information is easily available. We tell you where, how and the cost of plans.

So we introduce THE CAVALCADE OF RECENT SMALL HOMES—hoping that it will have real practical value to the half-million readers of this issue.

1. The "Design for Happiness"



THIS house in the FHA technicolor film, "The Design for Happiness" illustrates light and airy rooms and gives you an idea of how convenience and comfort can be built into modern small homes today.

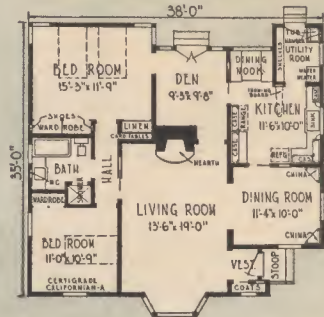
Effective use of glass in mirrors and windows make any small home different and distinctive. It is sponsored by the Libbey-Owens-Ford Glass Company, Toledo, Ohio. This house can be yours for a Dollar a Day or less, according to the manufacturer. (See Page 2.)

Cavalcade of Recent Small Homes (continued)



2. THE CERTIGRADE CALIFORNIAN

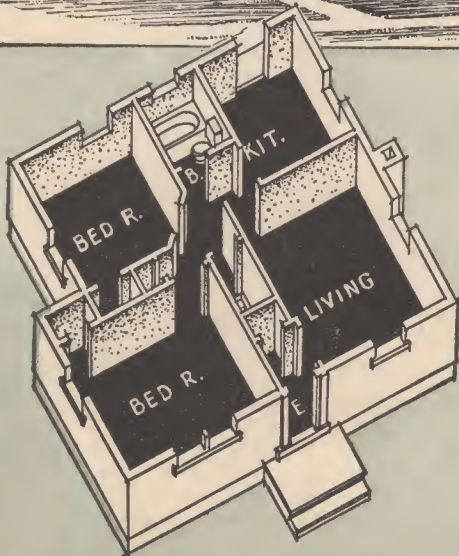
By the Red Cedar Shingle Bureau,
Seattle, Wash.



THIS "All-American" design has been built for demonstration in many parts of the country. The house shown here was built in North Hollywood, Cal. at a cost of \$4,945. Two additional variations of the floor plan allow for practical variations including the provision of a basement instead of the utility room. Full information and plans are available from your lumber dealer.

Official Sponsors: National Lumber Manufacturers Assn., National Retail Lumber Dealers Assn., National American Wholesale Lbr. Assn., Red Cedar Shingle Bureau, National Plan Service, Lead Industries Assn., California Retail Lumbermen's Assn., Western Retail Lumbermen's Assn., Virginia Building Material Assn., Arkansas Assn. of Lbr. Dealers, Wisconsin Retail Lumbermen's Assn., Illinois Lbr. & Mat. Dealers Assn., Inc., Northeastern Retail Lumbermen's Assn., North Dakota Retail Lumbermen's Assn., Southwestern Retail Lumbermen's Assn., Iowa Retail Lumbermen's Assn., Michigan Retail Lbr. Dealers Assn., Central Missouri Assn. of Ret. Lbr. Dealers, Mountain States Lbr. Dealers Assn., Nebraska Lbr. Merchants Assn., New Mexico Bldg. Material Assn., Ontario Retail Lbr. Dealers Assn., Montana Retail Lumbermen's Assn., Western Homes Foundation, Ohio Assn. of Retail Lbr. Dealers, Northwestern Lumbermen's Assn., Douglas Fir Plywood Assn., N. J. Lumbermen's Assn., Lumbermen's Assn. of Texas, Utah Lbr. Dealers' Assn., Arizona, Middle Atlantic and Indiana Lbr. Dealer Assns.

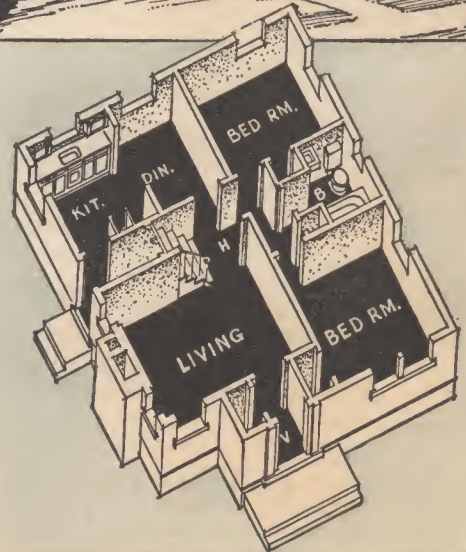
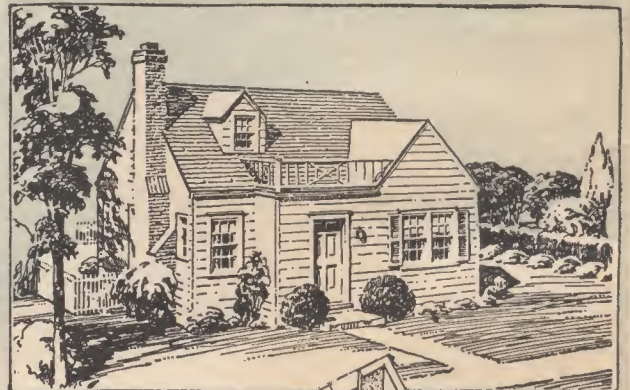
3. \$2,500 FHA HOUSE



THE New York World's Fair of 1940 presented two modestly priced homes built by Paul J. Roche in accordance with FHA standards. These were occupied by typical American families.

For a home in this price range (on a lot valued at \$280) financed with the maximum FHA-insured loan, the down payment would be about \$280, and average monthly payments \$14.53.

4. \$3,100 FHA HOUSE



BOTH of these houses as built at the Fair can be duplicated at somewhat near this figure in almost any part of the United States. Financed on the FHA Plan (with a lot valued at \$350) under the most favorable FHA terms, a home like this can be paid for with about \$350 down and payments averaging about \$18 a month, including payment to principal, interest and FHA mortgage insurance. For information about working drawings, write to National Home Builders Bureau, 572 Madison, New York.

Cavalcade of Recent Small Homes (continued)

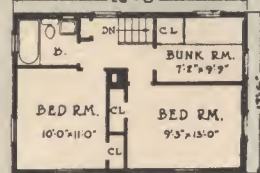
S. NATIONAL LUMBER TWO-STORY HOUSE



FIRST FLOOR



SECOND FLOOR



ALTERNATE SECOND FLR.



THESE two practical low cost (\$1.00 a Day) homes are developed on a basic principle of design which has been intensively studied, examined, built and rebuilt several times in the past four years. This work has been done by an organization known as the National Small Homes Demonstration sponsored by the National Lumber Associations and a number of leading manufacturers.

These houses are engineered to employ nothing but stock length lumber and stock materials in the least expensive way. The new money saving plank floor system has been employed throughout.

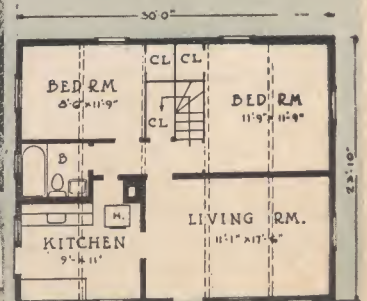
Complete working drawings, details, etc. may be obtained for \$1.00 a set from the National Small Homes Demonstration, 1337 Connecticut Ave., Washington, D. C.

The two-story house will provide larger living quarters for the amount of ground area involved. If land area is restricted and future additions are contemplated a two-story house will work well because the original construction uses less of the available ground area.

A number of different exteriors are available for both of these designs. See illustrations at the left.

The home illustrated below is a four-room bungalow or it may be extended to a six-room story-and-one-half house with four bedrooms, two baths, basement, porch and garage.

6. LUMBER BUNGALOW



FLOOR PLAN

Cavalcade of Recent Small Homes (Continued)

Practical Homes of Clay Masonry (Brick and Tile)

By STRUCTURAL CLAY
PRODUCTS INSTITUTE

Washington, D. C.

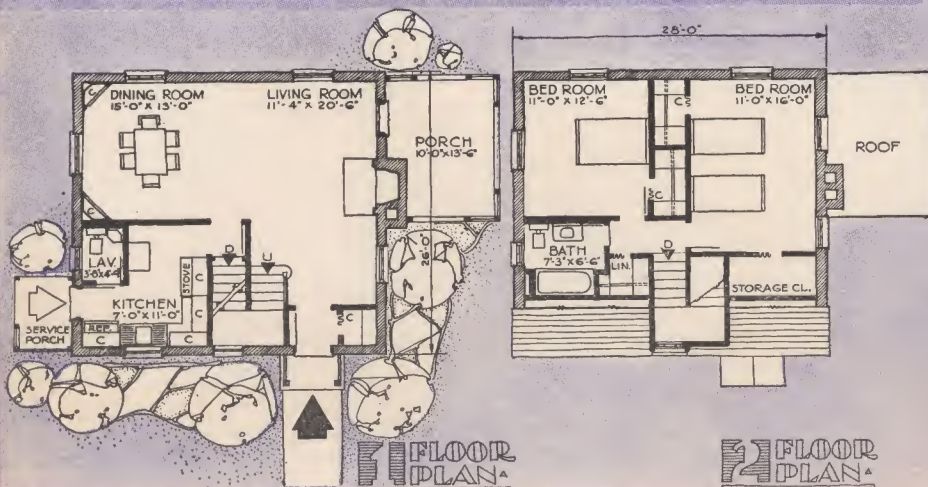
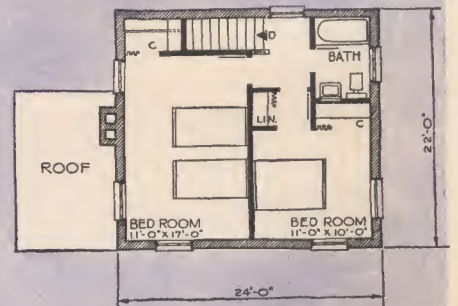
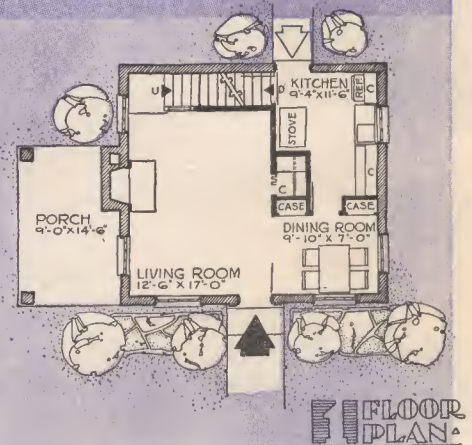
HERE are two designs selected from an attractive plan book "Colorful Brick Homes" recently published by the Institute. This book contains 32 plans and may be obtained free from building material dealers in most communities. These dealers also have available complete working drawings and specifications through National Plan Service of Chicago. (If you cannot locate such a dealer write to the Structural Clay Products Institute, Washington, D. C.) Another plan from this book is shown on Page 19.



7. SQUARE COLONIAL DESIGN



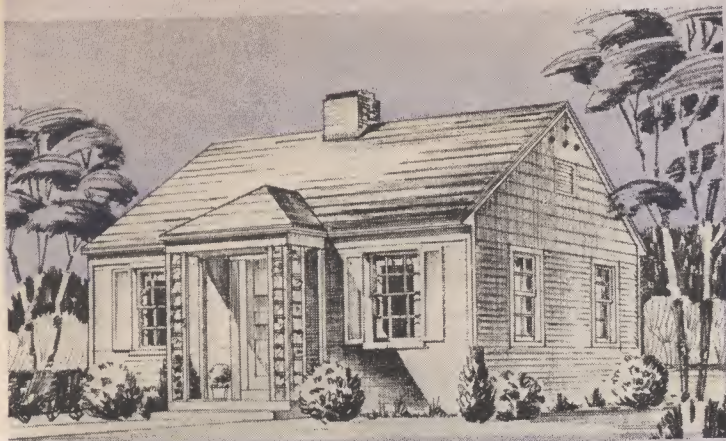
8. TWO-STORY EARLY AMERICAN HOME



NO. 7 is a Colonial design in colorful textured brick. House is practically square, being one of the most economical types to construct, yet porch elongates front view. Approximate cost: \$5,200.

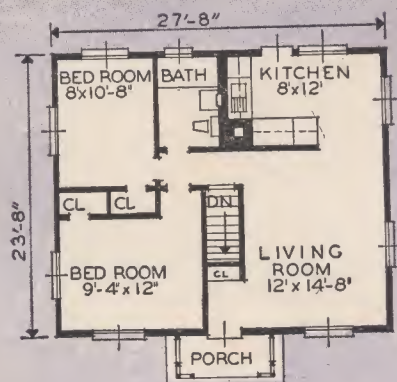
No. 8 is a two-story five-room home and combines in its architectural style, the better characteristics of our earlier American dwellings. Result is simplicity with charm, and dignity without pretentiousness. Approximate cost: \$6,500.

Cavalcade of Recent Small Homes (continued)



THIS is one of the group of designs for economical but soundly planned low-income homes which, with long term financing, provides shelter at a total cost of only \$20 to \$35 per month. Contains 12,350 cubic feet. Details can be had from the Celotex Corporation, 919 N. Michigan Ave., Chicago.

9. THE MINI-COST HOME

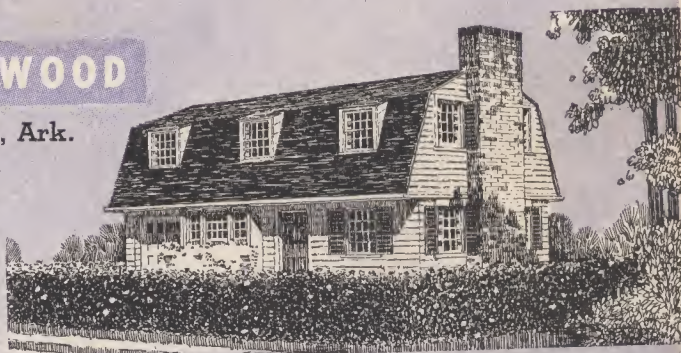


PLAN B ALTERNATE PLAN AVAILABLE WITH UTILITY-HEATER ROOM AND NO BASEMENT.

10. SNUG HOME OF FRIENDLY WOOD

By the Arkansas Soft Pine Bureau, Little Rock, Ark.

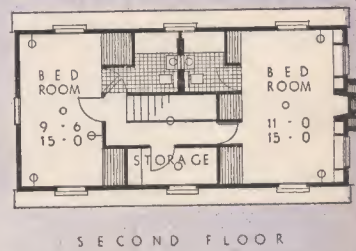
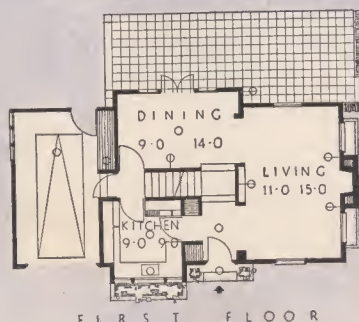
THIS snug Dutch Colonial type home will appeal to many readers. It was built for approximately \$4,075, containing 14,630 cubic feet. A feature of the plan is modification for a special interflow of living and dining rooms. This allows the possibility of separation when the occasion requires. Both rooms open upon a wide terrace facing the garden. This feature extends the interior living rooms to the outdoors during the summer months. An attractive booklet "Snug Homes of Friendly Wood," containing twelve plans may be had from the Bureau. (Complete working drawings \$10 a set.)



11. WEST-PINE HOME

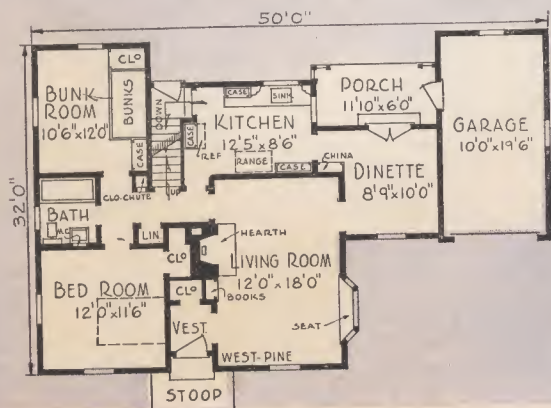
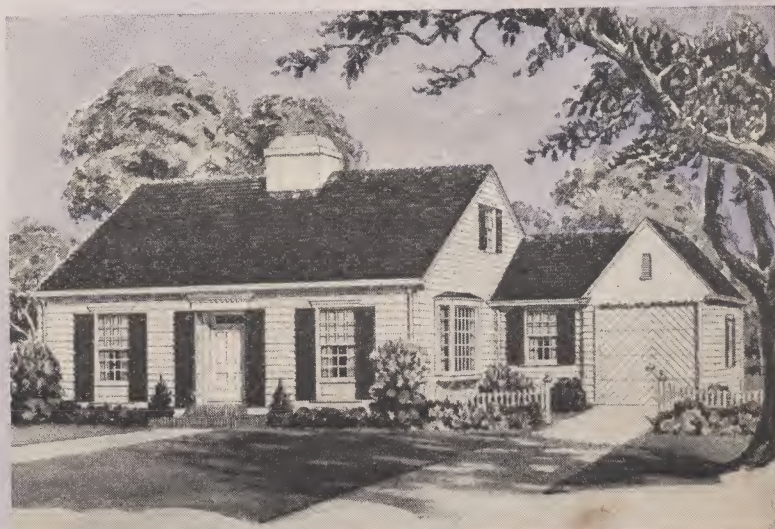
By the Western Pine Association, Portland, Oregon

HERE is a house which would fit almost any environment. The rambling low lines and massive chimney create a home of repose and charm. The bunk room is an unusual feature. Cubage is 19,760 cu. ft. for the house and 2820 cu. ft. for the garage. Complete working drawings may be obtained from a local lumber dealer who uses National Plan Service.



FIRST FLOOR

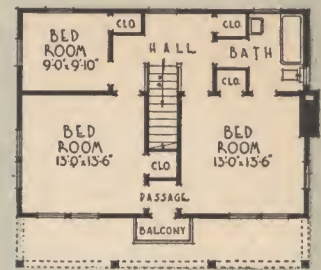
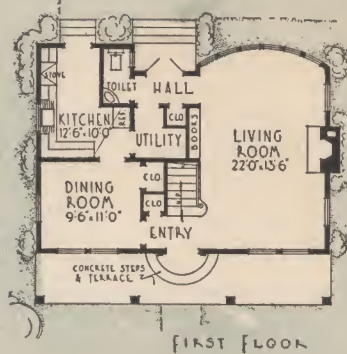
SECOND FLOOR





12. STATELY SOUTHERN COLONIAL

By the Southern Pine Association
New Orleans, La.



FIRST FLOOR

SECOND FLOOR

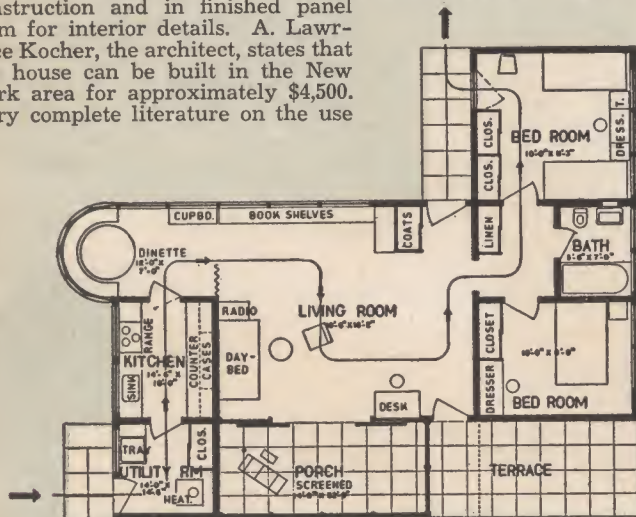
WITH all the impressive appearance of a modest estate this house is designed for the low-cost field. Straight-away construction with careful planning economies make this possible. It is Plan No. 5007 from the interesting plan book "Livable

Homes of Southern Pine" available by addressing the Association. On all house plans shown in this book, complete sets of working drawings and specifications are available for \$3.00 a set. Outside Dimensions 31' 4" wide by 28' 6" deep.

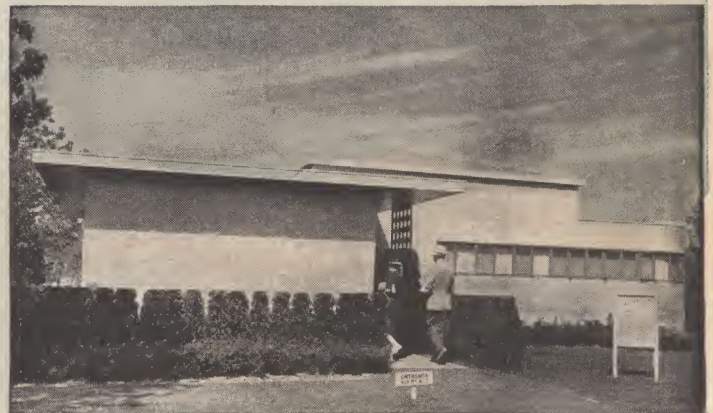
13. PLYWOOD HOUSE

THIS interesting plan was built to demonstrate the many uses of plywood in modern inexpensive home construction. Plywood is used for exterior and interior walls, sub-floor and roof construction and in finished panel form for interior details. A. Lawrence Kocher, the architect, states that the house can be built in the New York area for approximately \$4,500. Very complete literature on the use

By the Douglas Fir Plywood Association, Tacoma, Wash.



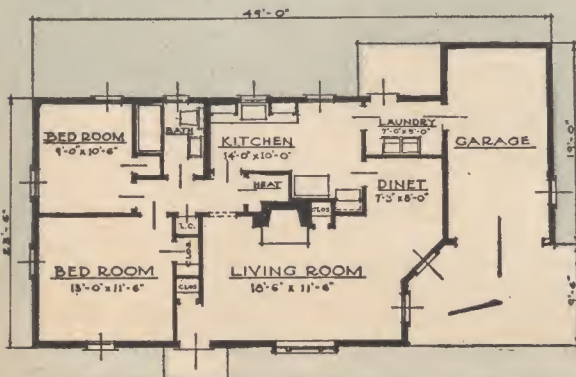
of plywood in its many forms can be had from the Association. Note the number of large closets whose doors are sliding panels of plywood.



14. GOLD BOND HOME

THIS house met with considerable success in the Buffalo and Rochester areas. It exceeds FHA minimum requirements. Area is 1,012 sq. ft., cubage 13,600 cubic feet. Complete information and plans (for a nominal charge) are available from 1 Niagara Square, Buffalo, N. Y.

By Certified Homes Bureau, Buffalo, N. Y.

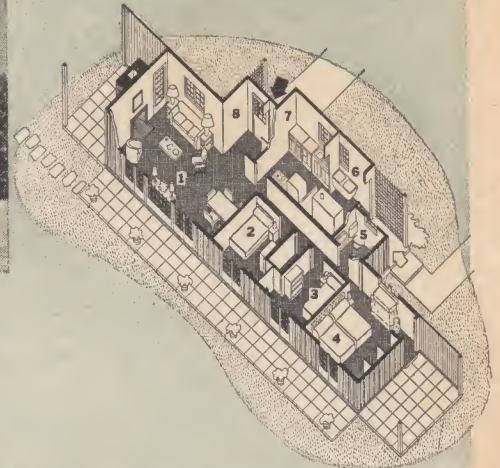


Cavalcade of Recent Small Homes (continued)



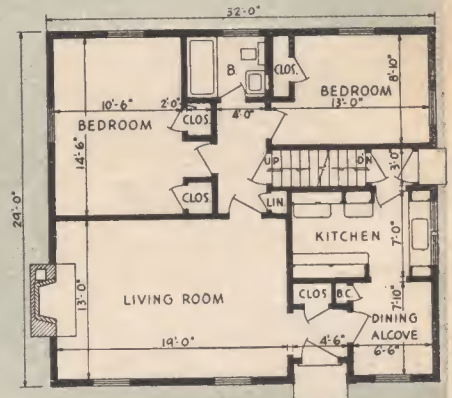
STUCCO exterior, LIFE House No. 3 cost approximately \$5,925. The service elements—kitchen, utility room, bath—are in front. The living quarters in back face on a long terrace. Under FHA financing this house (with land at \$1625) would require a down payment of about \$1000 and all costs per month would be about \$80.

15. LIFE MAGAZINE HOUSE (Holabird & Root, architects)



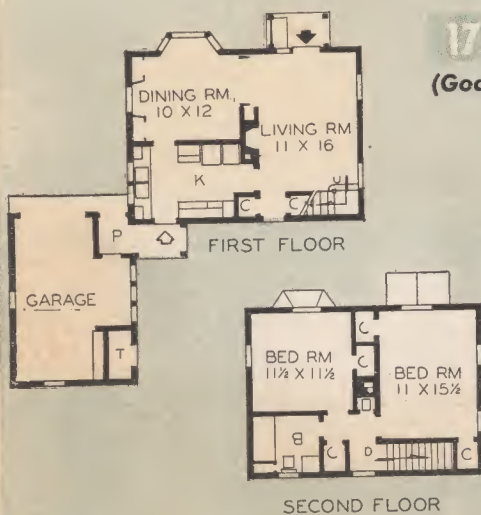
1. Living-Dining Room13'2"x23'0"
2. Bedroom 8'0"x 9'3"
3. Bedroom 8'0"x 9'3"
4. Bedroom12'0"x13'2"
5. Bath 5'0"x 6'6"
6. Utility 7'0"x 9'2"

16. GOOD HOUSEKEEPING MAGAZINE HOME (Designed by Dirk Winters)



THIS Cape Cod cottage is economical to build because of the almost square plan, with no breaks in the roof. Recessed front and side door, giving protection from the weather, little

entrance hall with coat closet, and entirely separate dining alcove are unusual in this size house. Approximate cost: \$3,650.



17. McCALL'S MAGAZINE HOME (Godwin, Thompson & Patterson, architects)



THIS Home of the Month is approved by Federal Home Loan Bank Board for registration under the Federal Home Building Service Plan. Style is substantial, yet modern de-

sign. Main unit of house can be built for less than \$5,000; the nursery addition for \$600. The garage can be excluded from the first building, saving about \$500.

Cavalcade of Recent Small Homes (continued)



18. LADIES' HOME JOURNAL HOUSE

HERE is an economical summer retreat of traditional log construction. Complete building plans are available for \$1.00 a set and included with the plan is a cardboard cut-out model of the house. This is Pattern 371. For book of plans send 25c to Architectural Dept. of the JOURNAL (Philadelphia, Pa.).

19. WOMAN'S HOME COMPANION HOUSE

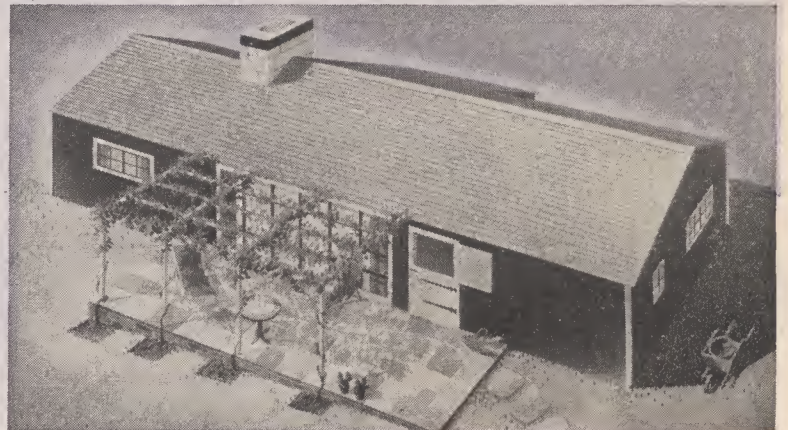
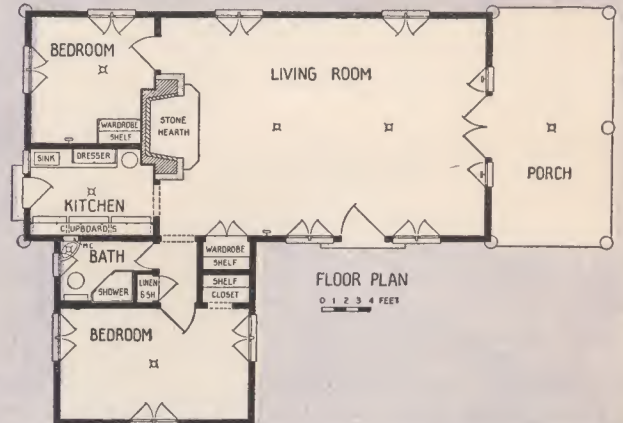
THE Red Barn House is ideal for week-ends with three rooms and bath. Dutch door to the living-room is a convenience as well as a picturesque feature. One whole side of living room is made of windows. Heating unit in fireplace warms bedroom. Six closets. Estimated cost: \$2,000. For complete plans (\$1.50) order Plan 74 of the COMPANION at 250 Park Ave., N.Y.C.



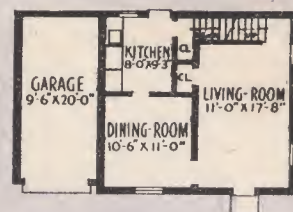
The Day of the TWO HOUSE FAMILY

VACATION homes can be had on vacation budgets now as FHA has a special provision under the new Title 1 for building a summer home. Often a summer home can be rented when not needed, for enough to cover the carrying charges.

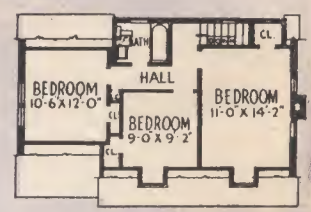
Here are some recent examples of summer homes which are designed to give maximum comfort and conveniences with minimum cost. They are easy-to-keep clean and to close up after a summer or a week-end. Maybe you too can afford two homes.



20. BETTER HOMES & GARDENS HOUSE



First Floor



Second Floor

"POT-OF-GOLD" house uses three stock sizes of varying concrete block construction for the exterior. Secret of the whole design is the stairway location at rear of living room. Can be built for less than \$6,000. Complete working plans are \$5.00 a set (Order Plan 909) Meredith Publishing Company, Des Moines, Iowa. (Basement plan not illustrated has laundry-heater room and play room.) A popular, practical type of home.

—And the Parade Goes On with Featured Plans

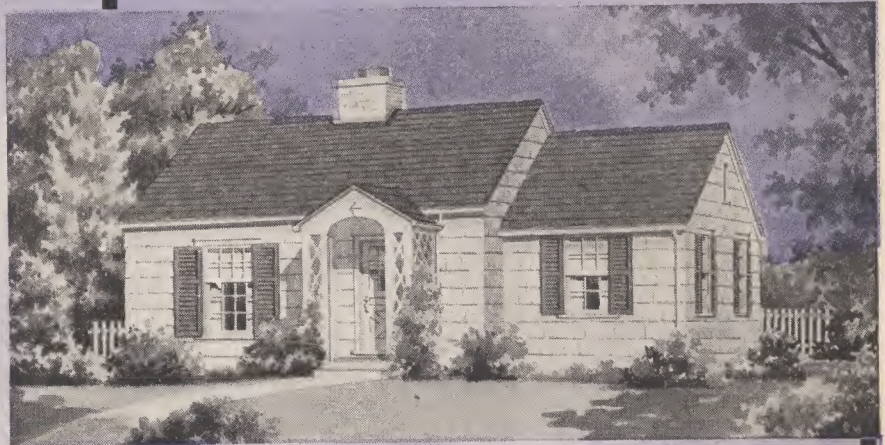
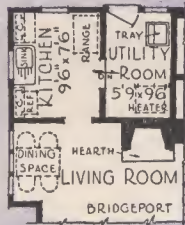
21. THE BRIDGEPORT



Dimensions

Size of main building 32'0" x 24'0"
 Ceiling height 8'3"
 Height of basement 7'0"
 Total cubic contents 14,450 cubic feet

Blue print plans also provide for home without basement.

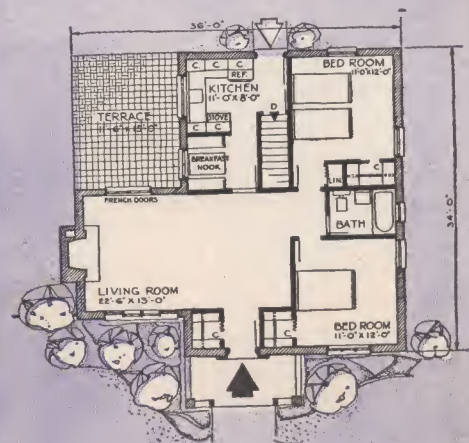


The House designs on the following pages have been created by architects of the National Plan Service, Chicago, Ill. Complete blueprint plans are available through many local lumber and building material dealers almost everywhere.

22. 4-ROOM ENGLISH BRICK

Reminiscent of our English ancestors is this example of artistic originality. A four-room home, it is an outstanding model of beauty in architecture. Note the pleasing roof lines, the treatment of the porch and the proportionate distribution of windows. The interior likewise presents a marked departure from the everyday type of room arrangement in that the two bedrooms are placed on one side of the house with bath between, the living room across the front and the kitchen in the rear. French doors from the living room lead out on to a brick paved terrace. A home of this design is naturally colorful and hence brick, the permanent material for facing, is utilized to conform to the theme of beauty.

Designed by Structural Clay Products Institute, Washington, D. C.



Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 26, 34, 41, 42, 45, 47, 48, 50, 52, 53, 54, 55, 63, 75, 77.

Cavalcade of Recent Small Homes (continued)

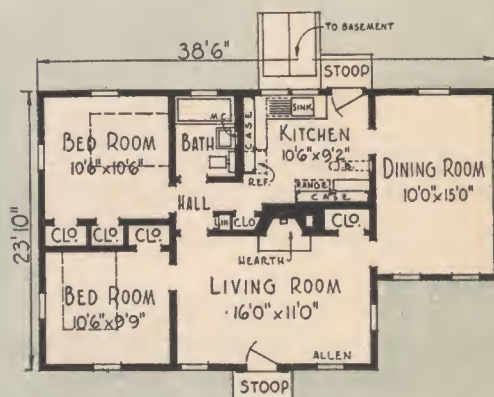


23. CAP'N ALLEN HOUSE

There is a simplicity and homey plainness of detail in the Cape Cod home that is unusually pleasing. The efficient plan provides five large, well-lighted and comfortable rooms.

Dimensions

Size of main building.....38'6" x 23'10"
Ceiling Height7'6"
Height of basement.....7'6"
Cubic contents12,750 cubic feet



Floor Plan

Complete working drawings are available from your lumber dealers.

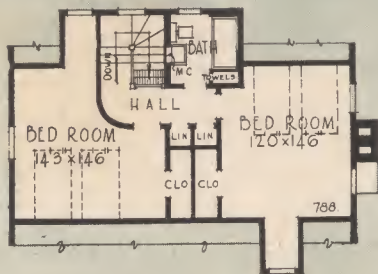
© National Plan Service.

24. THE MAJOR—788-B

For the family whose requirements demand a larger home. This design offers not only the necessary number of rooms but an admirable arrangement of them, and includes many modern features. Six rooms, bath, toilet and nook.

Dimensions

Size of main building.....32'6" x 29'4"
Ceiling Height, first floor.....8'2"
Ceiling Height, second floor.....7'6"
Height of basement.....7'10"
Cubic contents22,650



SECOND FLOOR PLAN



FIRST FLOOR PLAN



Manufacturer-advertisers have prepared practical construction details and design suggestions showing the application of their particular products to plans above. See pages 2, 26, 34, 41, 42, 45, 47, 48, 50, 52, 53, 54, 55, 63, 75, 77.

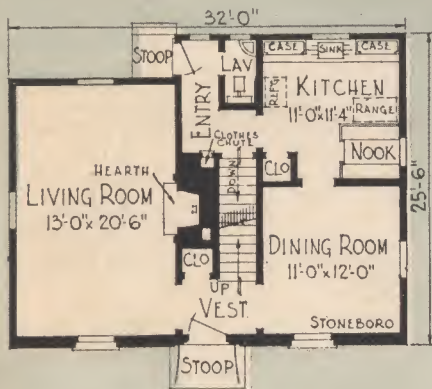
Cavalcade of Recent Small Homes (Continued)

25. THE STONEBORO

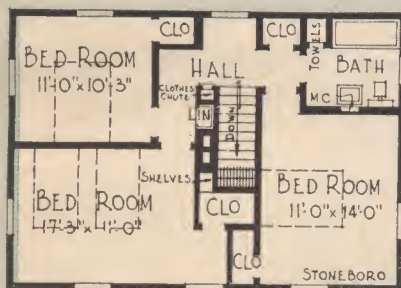
Good to look at and pleasant to live in are the outstanding qualities of this design. The compact arrangement of the kitchen and the easy access to all rooms will receive the approval of the thoughtful housewife.

Dimensions

Size of main building.....32'0" x 25'6"
Ceiling height, first floor.....8'3"
Ceiling height, second floor.....8'0"
Height of basement.....7'0"
Total cubic contents.....21,400 cubic feet



FIRST FLOOR



SECOND FLOOR

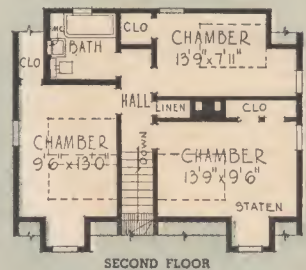


26. THE STATEN

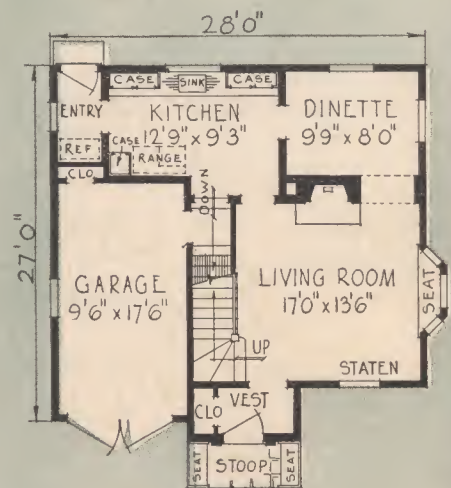
Colonial detail is followed throughout with harmonious results. The ground area is small considering the accommodations provided. This home not only offers the same comforts and conveniences of six well-planned rooms but includes a garage as part thereof.

Dimensions

Size of main building....
.....28'0" x 27'0"
Ceiling height, first
floor.....7'10"
Ceiling height, second
floor.....7'6"
Height of basement.....7'
Total cubic contents....
.....14,000 cubic feet



SECOND FLOOR

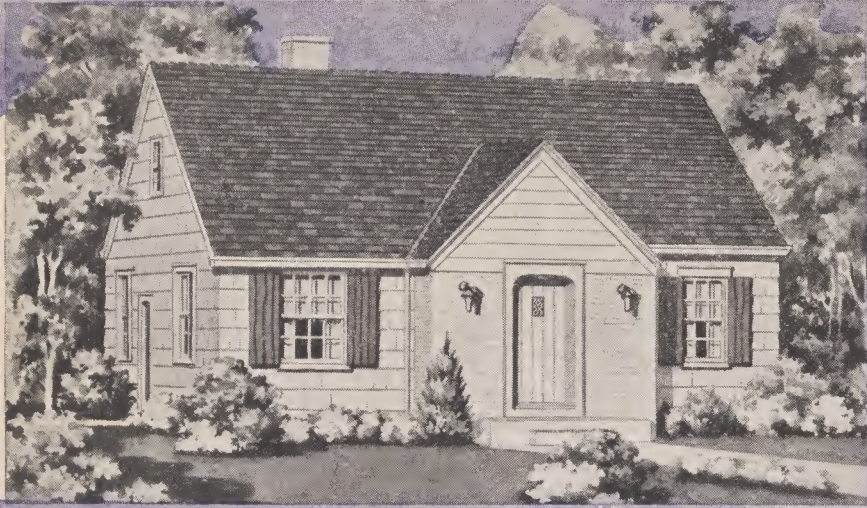


FIRST FLOOR

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Cavalcade of Recent Small Homes (Continued)

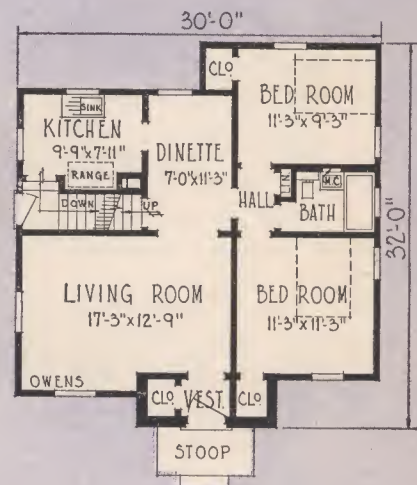


27. THE OWENS

This well-planned five room home can be furnished with English exterior as illustrated or Colonial. Note the large attic space.

Dimensions

Size of main building 30'0" x 32'0"
 Ceiling height 8'0"
 Height of basement 7'0"
 Total cubic contents
 16,650 cubic feet



(Get complete blueprints and plan books from your local lumber dealer.)

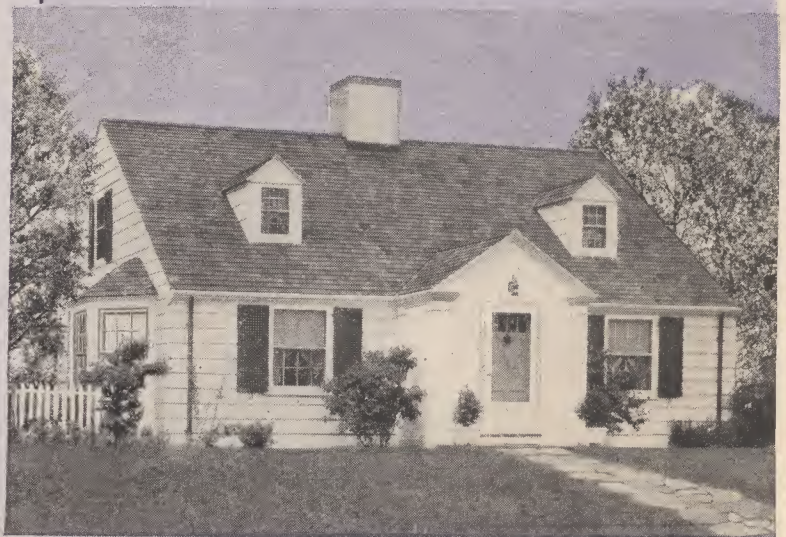
© National Plan Service, Chicago

28. THE STILLWATER

A Cape Cod design that is sensible, well planned and practical. The living room, with its corner fireplace, and the large plaster arch entering the dining room, makes a very attractive impression. The attic is large enough for future bedrooms.

Dimensions

Size of main building 32'0" x 28'0"
 Size overall 37'3" x 38'9"
 Ceiling height 8'0"
 Height of basement 7'0"
 Total cubic contents 20,800 cubic feet



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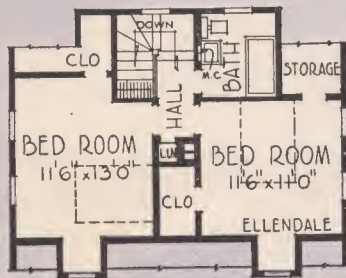
Cavalcade of Recent Small Homes (continued)

29. THE ELLENDALE

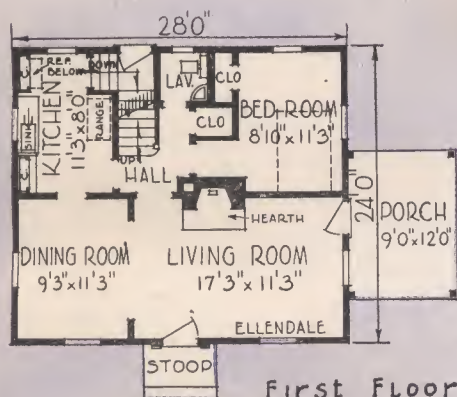
The roof dormers of this Cape Cod home enhance the livability of the upstairs rooms.

Dimensions

Size of main building ...28'0" x 24'0"
 Ceiling height first floor 8'0"
 Ceiling height second floor 8'0"
 Height of basement7'0"
 Total cubic contents...17,000 cubic feet



Second Floor



First Floor

(Get complete blueprints and plan books from your local lumber dealer)

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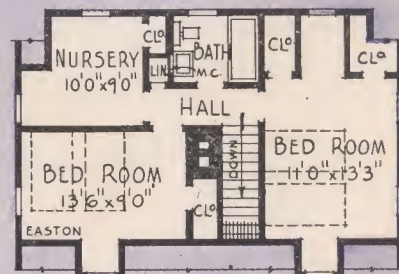


30. THE EASTON

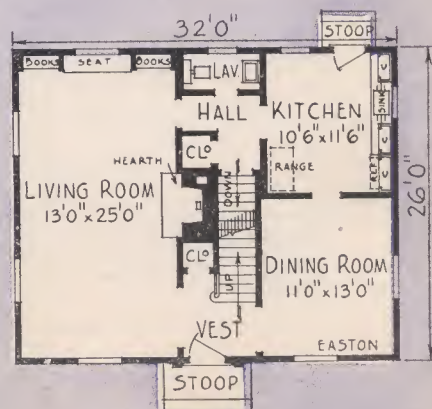
An ideal Cape Cod home for a small family. Note that nursery can also become a guest room or maid's room.

Dimensions

Size of main building32'0" x 26'0"
 Ceiling height first floor 8'3"
 Ceiling height second floor 8'0"
 Height of basement 7'0"
 Total cubic contents21,000 cubic feet



Second Floor



First Floor



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Cavalcade of Recent Small Homes (continued)



31. THE ENVOY

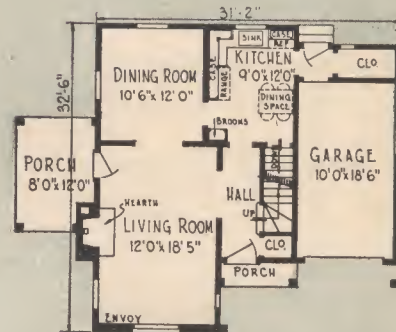
In search for an ideal home, one cannot help but consider this charming English design. Attention is directed to the attached garage.

Dimensions

Size of main building.... 31'2" x 32'6"
 Ceiling height first floor... 8'0"
 Ceiling height second floor 7'6"
 Height of basement..... 7'0"
 Total cubic contents..... 19,284 cubic feet



Second Floor



First Floor

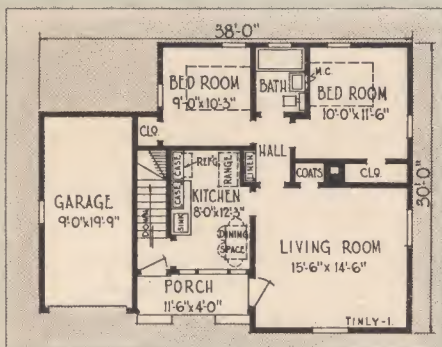
(Get complete blueprints and plan books from your local lumber dealer)
 © National Plan Service, Chicago

32. THE TINLY

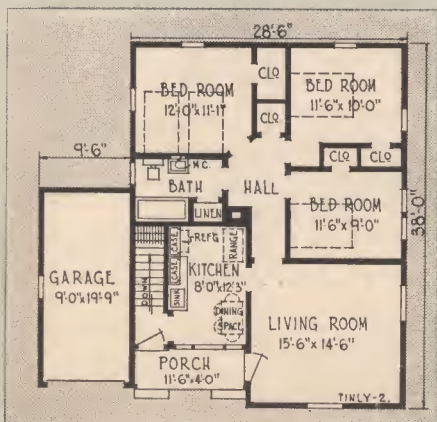
Four rooms of five-room efficiency, an attached garage and porch entrance make up the quaint colonial home. The convenient front entrance to kitchen merits consideration.

Dimensions

Size of main building, Plan 1... 38'0" x 30'0"
 Size of main building, Plan 2... 38'0" x 38'0"
 Ceiling height 8'0"
 Height of basement 7'0"
 Cubic contents, Plan 1—16,630. Plan 2—21,600



PLAN 1



PLAN 2



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More Livability in Today's Homes

AFTER you have studied carefully the designs presented in this "Cavalcade of Small Homes" you will realize that there are several basic characteristics that distinguish them from homes of previous years.

The most important is the efficiency of the floor plan minimizing waste space and featuring the convenience of the various rooms in relation to each other. The elimination of waste space has meant added economy in first cost and the banishing of gloomy corners, dark halls and shadowed ceilings, making the house easy to keep.

The second major difference is that homes built today are designed for comfort and cheerfulness. Modern designs are created for more livability, distinguished by light and airy rooms, alive with brightness and cheer.

Several differences, from the procedure of a generation ago, are easily recognizable. It is inconceivable that the American people will put up much longer with the unnecessary discomforts of "boom" homes in a "boom" country. The modern small home in a well-planned community with zoning restrictions is the safest investment you can make so plan it well.

Planning Your Home

To get down to practical things—how you can put livability into your new home. Begin with the *floor plan*. It is the important thing for you to decide on before the kind of exterior. The floor plan shows the location of rooms and relation to the rest of the house. Only you can decide on what you want and where you want it.

A good way to start is to go over your

The more extensive use of glass and mirrors to bring added luxury to homes in the \$5000-\$6000 class is now a definite trend. Here all outdoors marches into this living room through the sliding doors that forms its end. The outdoor scene is reflected into the room in the mirror mounted over the mantel, which also "pushes back the walls" of the room, adding to its "apparent" size and cheeriness.



studying the house designs and floor plans in this Design Section of the YEAR BOOK. Make a list of critical things you would like to change, and a list of things you like about your present home.

Are you proud of the entrance to your house? Is the doorway inviting? It is the planning and consideration for the little things as well as the big things that will make your new home a joy. To help you on planning, you'll probably want the Home Planning Kit described on the inside back cover.

New Opportunities

The opportunities for design and decoration can be greatly enhanced by a generous use of glass, because it has become the very keynote of decoration and design. Glass on the walls, as mirrors, makes the room brighter and seem more spacious. The skillful hand can do just as many tricks with mirrors as a stage magician. The sunlight stream-

ing through a window can be thrown about the room by a wisely placed mirror. Mirrors repeat designs and create a room pattern where none existed before. They draw each reflected area into it, reflecting a bright splotch of color from some drape or bit of decoration and make it serve to brighten some other part of a room.

In the living room, for instance, where contact between the family and the outside world is a major consideration, plenty of mirrors and liberal window areas create the stimulating, lively air that the purpose of the room requires.

If the hall is small, a plate glass mirror covering one wall is a delightful innovation, doubling the size of the room. In the bedroom a clever arrangement of mirrored closet doors flanking a full-length mirror provides a triple mirror that is an inexpensive luxury that will be appreciated by every member of the family.

Much can be done with modern flat glasses, such as directional pattern glasses for shower stalls or for enclosing bath-tubs for shower purposes. Providing smart decorative effects, they give sufficient privacy and protect the rest of the room from splashing.

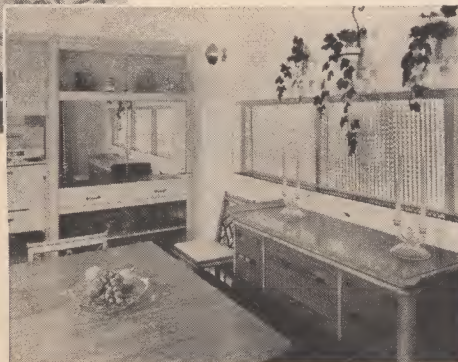
The modern kitchen, has, of course, wide windows where possible. Often a decorative obscure glass can be utilized to good advantage as a "daylight" partition to separate the breakfast nook from the kitchen proper. A mirror for the kitchen is a growing "must" with many housewives.

To sum up, first get down on paper what you want for your family, then study the homes presented in this Design Section to see which one most nearly meets your needs, keeping in mind the distinguishing characteristics of added livability. Don't think in terms of a freakish house.

Styles change in popularity, good design never loses its appeal. Architects today are designing for the present and the future. Inspired by the best precedent they create practical beauty.



Patterned glass and mirrors lift the dining room and the adjoining kitchen in this modern small home far above the ordinary. The eight-foot panel of translucent window in the wall is made of double panes of directionally patterned glass. The motif is repeated, with single sheets, in the china cabinet over the mirror-doored "breakfast bar."



present home . . . beginning at the front door and ending with the back door. Decide how each room plan relationship could be improved to be ideal for you and your family. The preliminary plan doesn't have to be drawn by a professional to give you an idea . . . but it will be of tremendous help in

Color Styling

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TO YOUR HOME
AT NO ADDED COST

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Betty Moore

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Color Authority

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Betty Moore's experience is yours for the asking. She will help you achieve beautiful and practical effects on both exterior and interior surfaces. Send in your request now to Betty Moore on the convenient coupon below. No obligation, of course.

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c/o Benjamin Moore & Co.
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New York, N. Y.

Without obligation please send me your suggestions for color styling my home. I am interested in House No. so let me know your recommendations for the Benjamin Moore & Co.'s paint products and quantities required for both exterior and interior surfaces.

Name

Address

City..... State.....

Beauty Treatment

THERE IS LOTS TO KNOW ABOUT PAINTS
AND THE USE OF COLOR

THERE are two fundamental elements in taking up the subject of paint, Protection and Beauty.

Color can work wonders in your home. Correct color styling will lift the exterior out of the drab monotony into today's color tempo and do as much for your home as you would expect color to do in clothing, in hats, in shoes, in automobiles—even fingernails.

Color too can do things for the interior of your home . . . it can make your room appear larger or smaller, cooler or warmer, it can definitely establish the mood of a room, it can make a north room gay and pleasantly sunshiny. Likewise, it can make a room restful, studious, frivolous or glamorous.

Color is not something vague, undefinable, but it has real qualities which are measurable and understandable. In homes just as in clothes, style is the modern demand and you will want your home to create the best possible impression.

Balance and contrast of color, the reason why "this" goes well with "that", is too technical and involved to discuss in detail here.

Your painting and decorating contractor can be most helpful in guiding you to the achievement of the effects that you desire, both on the exterior and on each room in the interior. Many leading paint manufacturers have issued helpful home color styling booklets, and offer to home builders free advice by expert decorators and color styling authorities.

The paint film encloses your home in the most up-to-date style; you must give thought to the fact that this thin film must be good paint, for paint must protect as well as beautify your home,

not merely when first applied but year after year.

Buy Good Paint

Good painting is always the product of three things: (1) a paint of the right composition for the particular job at hand; (2) good painting conditions at the time the work is done; and (3) good workmanship.

The average home owner cannot hope to qualify as a paint expert because, to do so, he would have to study a subject of immense technical complexity. So his best recourse is to entrust his entire job to a contracting painter of known skill and good local reputation.

Painting labor cost is usually two to three times the cost of the materials. It takes a painter just as long to put on a poor quality paint as to apply the very best materials. Therefore, it is false economy to attempt to save costs by buying cheap paints.

When buying exterior paints for outside woodwork, siding, trim, etc., the choice lies between the so-called pure single pigment paints and mixed paints. White lead in oil is the best quality, pure pigment paint employed in residential work by the better contractors.

Manufacturers always provide carefully worded instructions for the use of their products and failure to follow these instructions places the blame squarely upon the user. A good painter will take great precaution with the preparation of the surface and will wait until the weather is good (if it is outside work) or there has been ample time for drying out plaster in the case of interior work before he will waste labor and materials under conditions that are bound to cause difficulties.

EXAMPLE OF COLOR STYLING THE EXTERIOR OF THE HOME ON THE FRONT COVER

Recommendation No. 1

Roof Light Gray
Body White
Trim and Sash White
Shutters Maroon
Front Door White
Chimney White
Garage Door White
Fence White

Recommendation No. 2

Roof Tile Red
Body Silver Gray
Trim and Sash White
Shutters White
Front Door Deep Blue
Chimney Silver Gray
Garage Door Silver Gray
Fence White

Each payment you make increases your equity or "savings",
reduces the amount of your mortgage



EVERY prospective home builder will find much helpful information on home financing in the next six pages. The ordinary local sources which provide home loans are explained in the chart below. On the following page you can get the general idea of how much house you can have for your present rent or within your present budget.

If You Lack the Down Payment

All mortgage financing requires a small down payment, but if you lack the necessary amount, read the American Family Security Plan, Page 7, and then turn to Page 29 which gives practical helpful advice. Here you will read about the *Own-A-Home Savings Clubs* which are as simple as the popular Christmas Savings Clubs. Ask your local building and loan association; if

it has not started a home savings club, write to us. You will be surprised how soon you will have the down payment under this planned incentive toward home ownership.

For Advice—Go to Your Dealer

You are advised to go to any progressive local lumber and building material dealer who will tell you where mortgage money is available and will often make the arrangements for you. You will find his office to be a veritable "Home Building Headquarters." Here you can obtain plans, arrange for contractors, and get advice on equipment.

Practical Detailed Information

On Page 29 are full details on the "Own-A-Home Savings Clubs" (where

you systematically save for your down payment). These clubs are sponsored by the United States Savings and Loan League, 333 North Michigan Avenue, Chicago. Most leading building and loan associations are members of that organization, to which the editor owes grateful acknowledgment for cooperation in the American Family Security Plan and the preparation of material presented on Pages 29, 30, and 31. Page 32 gives details regarding the operation of the Federal Home Loan Board, of which many savings and loan associations are members. On Page 33 you will find a description of the functions and services of the Federal Housing Administration. To both Bureaus and to the U.S. League we appreciatively acknowledge cooperation in the preparation of material appearing on those pages.

Where to Go and How to Get Your Home Loan

BANKS and MTG. COMPANIES

Commercial, Savings
Mutual and Special

INSURANCE COMPANIES

Almost all fire and life insurance companies maintain home mortgage departments, many operating under F.H.A.

SAVINGS AND LOAN ASSOCIATIONS

(Bldg. and Loan Assns.)

PRIVATE SOURCES

FOR ADVICE—

Building Material Dealers

Today practically all savings banks and many commercial banks are definitely interested in sound home loans. Many of them are anxious to buy mortgages which carry FHA insurance. Most of them will handle mortgages at 5%—sometimes less. These are small monthly payment mortgages of 15-25 years. See following pages.

More and more insurance companies are turning to mortgages on small homes as a sound investment. Many finance entire housing projects. Make your application direct to the company, through your own insurance broker, or professional mortgage brokers. Most companies use FHA insurance.

This is one of America's largest home financing groups. It originated the monthly payment plan for home mortgages. There is such an association in your community where you can get real service. Many of these organizations are members of the Federal Home Loan Board (see Page 32) and the U. S. Savings and Loan League.

Many people and estates are holding money for sound investment. There is a definite trend of private capital toward good first mortgages. Money may often be obtained at attractive interest rates, usually with a larger down payment requirement. Use personal contacts, lawyers, or mortgage brokers.

Every progressive lumber and building material dealer knows sources of mortgage money for small homes. Often the dealer will arrange the mortgage for you—and will help you with all your problems.

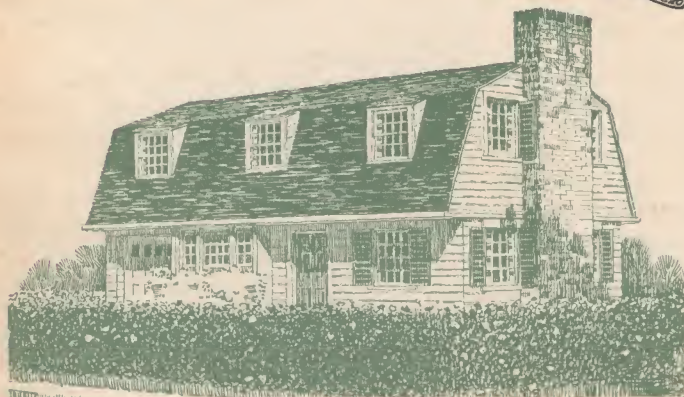
HOW MUCH HOUSE FOR YOUR PRESENT RENT?

IF YOU NOW PAY \$25⁰⁰ RENT



Think it over. Why not start now? Why not change your future collection of rent receipts into an owner's deed. \$25.00 a month would cover amortization payments, taxes and insurance on this little house.

IF YOU PAY \$40⁰⁰ RENT



And here is a somewhat larger house with more room and conveniences for the equivalent of a medium rental cost.

OR IF YOU PAY \$60⁰⁰ RENT



Naturally the more "rent" your budget can stand the more house you can have for your money under modern methods of long term amortization financing. Every month you are placing money in the best of all investments—your own home!

**YOUR RENT
WILL BUY
A NEW HOME!**

You Can Have It Now!



THE above graphic chart illustrates the amazing savings which today's low interest amortization mortgage financing will accrue to you as compared to the old single mortgage system. In fact Federal statisticians have figured that on a \$5,000 mortgage you can actually save \$2,588.88!

Thus these bargain days for home builders make possible tremendous savings in financing costs—but that is not all. You get more house for the dollar than ever before because of better design and better engineering of quantity-produced materials and equipment. Many of the leading manufacturers have definitely engineered a "package" of their products not only for the small homes featured in our Design Section, but for any well-planned small home.

Look at the illustrations on this page. They will give you a general idea of how much house you can obtain for your present rent. In other words, how much your monthly costs will be to cover amortization, interest, taxes and insurance on your new home. Build that home now!—because instead of paying rent you will be reducing the mortgage and at the same time you will have all of the comforts and conveniences of your own "house of dreams." Read the American Family Security Plan on page 7. Study the wealth of additional information contained in the covers of this issue of the YEAR BOOK.

Refer to the chart below and compare your family income, suggested value of the house within your reach, and the amount of monthly payment (like rent) which would appear in your budget.

It is easier than you think now to build your own home. Not only are manufacturers helping, but at the office of the progressive local lumber and building material dealer you will find a veritable Home Building Headquarters. The dealer will help you get financing and to find reliable contractors. He will provide complete plans and full advice on equipment for new or modernizing projects.

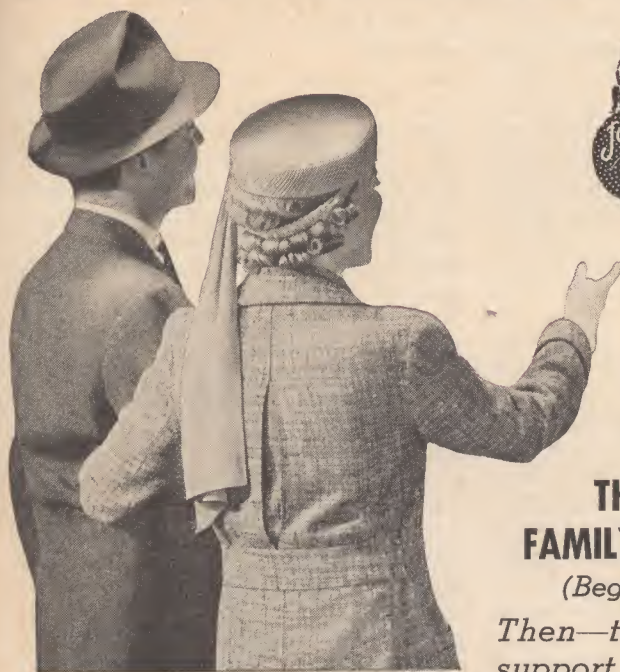
FIT THE HOUSE TO THE BUDGET

The "experts" . . . those folks who know all about how you should spend your money, say that 20c to 25c out of every dollar may be spent for housing . . . if you spend it for rent it is gone forever . . . if you use it for monthly payment part of it is being saved.

Annual Family Income	\$1,000 to \$1,200	\$1,500 to \$1,800	\$2,000 to \$2,400	\$2,700 to \$3,000	\$3,600 to \$4,000
Suggested Value of Home.....	\$3,000	\$4,500	\$5,000	\$6,000	\$8,500
Amount of monthly payment..	\$17.74	\$26.28	\$29.57	\$34.18	\$53.70
Amount of down payment.....	\$300	\$450	\$500	\$600	\$1,100

*Based on F. H. A. Rates for 20-year loan at 4 1/2%. No taxes included.

GETTING THE DOWN PAYMENT FOR YOUR HOME



*First—
Read Carefully*

THE AMERICAN FAMILY SECURITY PLAN

(Beginning on Page 7)

*Then—this and next 4 pages
support its important steps*



BEGINNING last spring, seekers after security through home-ownership are being invited to put the first step *first!* To achieve the down payment, savings (building) and loan associations in scores of communities have organized "Own-a-Home Savings Clubs" to start young couples saving for the homes they will be able to build soon. Thus home ownership becomes a planned undertaking, rather than a sudden impulse. And the most experienced and observing architects say that the couple which has spent considerable time thinking about a house will be the best satisfied in the end.

The Service Plan

The plan for these savings clubs will be worked out with variations according to the habits of home buyers in the community. Many times the plan will be adapted in its finer details to the individual's own wants. Always, however, it will proceed on the central idea that people will save an amount monthly in a savings and loan association account, let the earnings accumulate, and when the down payment is sufficient draw it out to start building.

The size of each saver's payment each month is to be determined by the size of the down payment he is trying to build, coupled with the length of time he wants to take to do it. A whole group of people will be saving along together in such clubs, but one of them may be trying to build up \$1500 in three years so that he can start buying a \$6,000 property, while another in the same club will be striving for \$500 in one year to start building a \$3,000 home.

Their major interest, however, is the same. They are going to have a home in the future and they are planning their life-time security around the ownership of a home. So from time to time the savings (building) and loan association sponsoring the club will arrange for them to receive materials on planning their homes. Some communities will see the "Own-a-Home-Savings Clubs" scheduling regular meetings of the members and sponsoring addresses by prominent personages on home-planning. Everything from closet-space to ventilation and from built-in kitchen features to the modern controversy between dining room and no dining room will be brought up for discussion in such meetings.

The specific advantage of these clubs (in addition to the fact that they serve the role of keeping savers in line for their goal) lies in the fact that money being saved will add to itself considerably as the dividend dates in the savings and loan association come around, every half year of the period of saving. For example, if a couple is saving toward \$1,000 for the down

payment on a \$4,000 home, and is saving monthly at a savings and loan association whose average dividend rate is 3 per cent per annum over the period of savings, they need put aside only \$25.00 a month for three years and they will have a little under \$1,000, of which \$42.61 will be dividends earned on the other \$900 they have saved. Or they may put aside only \$15.00 a month for five years and have their \$1,000 with \$71.67 of it coming from dividends they have earned. In the three-year case, the earnings on the saved money were equivalent to practically two monthly payments on the home and to more than this in the five-year case, since money invested for a longer period naturally earns more.

Broad Publicity

Savings (building) and loan associations sponsoring these clubs are using conspicuous advertising methods to bring people in for inquiry. Newspapers, window displays, direct-by-mail folders, radio and other successful way of reaching the public are being used. Would-be home owners who see the undeniable wisdom of this preparedness for their undertaking should keep an eye out for such ads. If they do not find an Own-a-Home-Savings Club in their communities, they should inquire at one of the building and loan associations in town and find out if the plan is being used there. Or write to the U. S. Savings and Loan League, Chicago. There is also the important fact to be taken into consideration that an association may well be persuaded to start a Club by popular demand.

The association assumes, when the savers in these clubs start out, that they will be borrowers someday, so club members are on what might be considered a preferred list of customers.

NOTE: This table calculated on 3% dividend rate. Tables also available for 2½%, 3½%, and 4%.

HOW MONEY GROWS AS YOU SAVE MONTHLY						
SAVE EACH MONTH	36 MONTH PLAN			60 MONTH PLAN		
	You will Receive	You Save	YOUR PROFIT	You will Receive	You Save	YOUR PROFIT
5.00	188.52	180.00	8.52	323.89	300.00	23.89
10.00	377.04	360.00	17.04	647.78	600.00	47.78
15.00	565.57	540.00	25.57	971.67	900.00	71.67
20.00	754.00	720.00	34.09	1295.56	1200.00	95.56
25.00	942.61	900.00	42.61	1619.46	1500.00	119.46
40.00	1508.18	1440.00	68.18	2591.13	2400.00	191.13
50.00	1885.22	1800.00	85.22	3238.91	3000.00	238.91

USING RENT MONEY TO PAY FOR A HOME



THIS year hundreds of thousands of families are trading a good-sized bundle of erstwhile rent receipts for the privilege of living in their own homes. About \$333,333,333 changes hands every month in the transactions of paying for house rent. In recent years more and more people have been brought to asking themselves the question, "Why don't I use this money to buy a home?" Two reasons why they simply can't ignore the question are: (1) the growing conviction that there is more security for one's later life through home ownership; and (2) the popularization of plans for repaying home loans by monthly installments no larger than the rent.

Today's emphasis in home buying or building is on arranging to get out of debt by systematic payments. Most people would rather take about twelve to fifteen years to pay off the mortgage. However much time they allow them-

selves, nine out of ten are interested in paying off the loan. They realize that a home which is paid for is an island of economic safety, no matter what kind of a depression stirs up the waters. It was the 1930's which taught them that.

Small, Easy Payments

So the home buyers and builders of 1940-1941 are offered extremely inviting plans for paying off the loans with which they originally acquire the property. Savings (building) and loan as-

sociations lent \$1,000,000,000 for homes in 1939, all with the agreement that it

in this country. Members of the first association, started in 1831, used this plan of getting clear title to the homes for which they had to borrow money originally. The repayment plan has been constantly improved and adapted as each generation came along. Each generation has patronized the savings, (building) and loan association in larger numbers than its predecessor generation. Today there is greater flexibility than ever before in the arrangements which associations will make for the borrower to repay, and in the interest rate which they will charge.

Rapidly growing popularity of the so-called variable interest rate plan is accompanied by increasing public favor for the variable loan term. In other words an association which offers more than one period of time for repaying the loan, and which makes adjustments in the interest rate, depending on the personal risk and the property risk combined, is the one which is growing the most rapidly. And this means practically a tailor-made service on home loans.

Loans Through F.H.A.

In the past six years the monthly repayment plan has taken the fancy of other institutions which make home loans in large or small volume from time to time as their circumstances and their other available channels of investment permit. Thus today it is possible to get a monthly repayment loan from a life insurance company, a commercial bank, mortgage companies, of course, and in certain parts of the country, from a mutual savings bank. Such loans will be insured by the Federal Housing Administration which has lent its encouragement to the use of a wider variety of institutions as sources of home financing although it insures savings and loan mortgages too in some quantity. An application at the local FHA offices does not mean that the customer is applying for a government loan. It simply means that he wants the FHA to guarantee that he will repay the money to the institution he borrows it from, and that he is willing to pay 1/2 of one per cent insurance premium on his loan every year during which any of it remains unpaid, to pay for the FHA'S guarantee. Where the applicant has only a 10 to 15 per cent down payment, he will probably have to get his loan by using FHA insurance. Most of the time, on a good property, well-located, if there is as much as 25 per cent down payment, a savings (building) and loan association will grant the loan without FHA insurance.



would be paid back, month by month, over the next twelve to fifteen years—and in some cases, twenty years. Monthly payments arranged for at the time the loan is negotiated provide for both principal payments and interest, and as the principal amount owed decreases the interest which has to be paid decreases. Monthly installments, however, remain uniform throughout the period of the loan. What is happening is that each month more of the payment is applied to the principal of the loan and less to interest. In the last five years of a fifteen year loan, the actual amount owed is being wiped out twice as fast as in the first five years. But the plans arrange for monthly payments of the same size throughout the lifetime of the loan. It helps keep the borrower adjusted to his schedule of repayment. With the payments spread out like this, the home buyer is not loaded down with an undue burden the first few years.

Not a New Idea

The monthly repayment mortgage is as old as the savings and loan business

MONTHLY PAYMENTS TO PRINCIPAL AND INTEREST FOR A \$1,000 LOAN FROM SAVINGS, BUILDING AND LOAN ASSNS.

Term (Years)	Number of Payments	Payment
25.....	300	\$5.85
24.....	288	5.97
23.....	276	6.11
22.....	264	6.26
21.....	252	6.42
20.....	240	6.60
19.....	228	6.81
18.....	216	7.04
17.....	204	7.29
16.....	192	7.58
15.....	180	7.91

From the table above you can arrive at the cost of any loan in monthly payments over any period from fifteen to twenty-five years.

MAKING OLD AGE A JOY

In Your Own Debt-Free Home

EVERYBODY would like to believe it's true that the last of life is its best phase, but relatively few have prepared themselves to think so. In practice, it seems to be true only for those who have prepared intelligently for old age. Cicero says that a man must furnish his mind if he would enjoy his later days. Modern common sense says that a man or a woman must be secure as to food, shelter and other necessities of life in order to get the real reward of old age—freedom from striving, from driving ambition, and leisure to do many things there was never time to do before. Both are right, of course, but the material need is the more universal.

Look around at the happier elderly people you know and you'll find them in a home of their own, not being farmed out for a few months to one child and a few months to another. How many times has your own mother said "I don't want to live to be a burden to my children?" You'll feel that way too when your years start to pile up. The couple which owns its own home need not worry about that contingency. Also the widows and widowers in later life can have some real security and enjoyment if the roof over their heads is their own and paid for.

Prepare While Young

The most encouraging thing about it all is that the owned home (which you are going to need to make the last part of your life its pleasantest phase) can be acquired *now* without actually stinting yourself in the days of your youth. Using the rent payments to acquire equity in a home is the logical way to build for a serene old age, and to be able to look forward with some desire to 60 and 65 and 70.

Cost of Shelter First

No matter how much you may get as your old-age benefit from the Social Security program, or from your annuity, your savings and loan association accounts, or your government bonds—the fact remains that the first drain upon any monthly income will be the cost of shelter. It's usually one of the largest items. The way thinking young moderns look at it is that if you own a good home, the biggest item of expenditure in your old age is automatically wiped out and you have the cash from your other security programs to pay the food and clothing and the amusement and leisure bills. As they see it, hav-

ing a home will keep lots of extra wrinkles out of the face and grey out of the hair in the getting-old years. This conviction is back of much of the home buying of today.

Deducting the cost of shelter from the budget of the later years naturally makes the cash resources which have been accumulated for this time of life stretch a great deal farther. The account which has been built up in a savings and loan association to a figure which is adequate for the other needs of these years, or the annuity which is now paying you the so-much-a-month-while-you-live kind of income, will do the rest of the job of keeping you economically unafraid as the twentieth century rolls along through its last half.



A Guiding Suggestion

A good rule for Life-time Plans of Security is to have the home debt-free, if possible, by ages forty-five to fifty. Lots of people were handicapped by the depression and will not be able to make the grade before fifty-five. They are not to be discouraged by this rule. It is simply made for the younger couple who do have an opportunity today. A logical arrangement of the home-buying time of one's life is to save up the down payment from ages 25 to 30, and to pay off the mortgage in the next fifteen years, so that by forty-five the only thing the house costs, save for repairs now and then, until the end of their lives, is the taxes and insurance. And if you start this whole plan, even ten years later, you still have a debt-free home at fifty-five, when you are not yet old. The cash savings program, no matter how small it has to be at first, should also begin in the twenties and it can be increased as income increases, and later as the home is cleared of debt.

While the psychiatrists and the philosophers try to find ways to help people approach old age without

fear and dread, the laws of economics are way out ahead of them. The man, woman or couple which can take care of themselves financially when their earnings fall off and their employable years are numbered have the start on the people who are trying some other method of looking old age in the face. That face is pleasant indeed if you look at it from the front porch of your own home, with a cash reserve to live on.

So read the American Family Security Plan again and again (Page 7). Act on it now—because no one knows how long all these favorable conditions may last! The time to begin is *now*!

Provision for All Costs

More and more prevalent is the custom of putting the entire expense of the house and lot on the budget plan. That is part of the move toward future security. The property taxes in this country produce a large amount of the total revenue on which the various governments run. So the home owner has his share of taxes to pay the county, and often the state, government. The *de luxe* way to handle the tax payments nowadays is to arrange with the mortgage lending institution to add a twelfth of the anticipated tax bill to each monthly payment on the loan. Thus, when taxes are levied and due the amount required by the tax collector is right there on hand to be paid by the lending institution, without any further bother on the borrower's part. The same thing is being done more and more to maintain the fire and other hazard insurance on the home. The premiums can be allowed for by still another addition of a few dollars to the monthly payment, and the borrower is sure of his protection against physical damage to the house. Some savings and loan associations make all their loans with such arrangements fully included.





IT'S A HOME-SEEKERS MARKET TODAY



Prepared by the Federal Home Loan Bank Board

HOUSING leaders are seeking to link all elements of the building industry in the production of good, small homes, costing from \$2,000 to \$5,000—the market range where the real demand for housing exists—and constantly are laying stress on the need for better design and construction. But in one field, prospective home owners already are being served in a manner where there is little room for improvement.

Home financing costs have been reduced almost to a minimum! In the larger communities ample funds are available at rates varying from 4½% to 5½%. In isolated communities, they are higher but still far below rates prevailing at any other time in the nation's history. And liberal, long-term loans, ranging from 15 to 25 years, are available to home seekers under plans which carry none of the heavy fees which marked home loans only a comparatively few years ago.

Mortgage Costs Are Cut

Much of the credit for this progress is due to the linking of nearly 4,000 thrift and home-financing agencies into the Federal Home Loan Bank System, established in 1932. While the programs of the Home Owners' Loan Corporation and the Federal Housing Administration must be credited with lowering interest rates and popularizing the long-term, direct-reduction loan, the existence of the Bank System and its great credit facilities have made permanent the progress and reforms that have marked the renewal of home financing and home construction activity since the depression.

Only a few years ago, the home seeker was limited to a first mortgage of around 60% of the value of his property. Unless he financed through a savings and loan association which offered a direct-reduction loan, he was given a straight mortgage, payable in a lump sum after three, five, or eight years. On top of this, he usually had to take out a second mortgage, usually at a high interest rate, and often even had to assume a third mortgage at still higher rates. There were renewal fees for the first mortgage and often heavy penalties if the borrower failed to meet his contract.

What Home Seekers Are Offered Today

Today, the home seeker can obtain a loan of 75% to 90%* on the value of his property—according to the individual rules of the association with which he deals. He reduces his principal with each monthly payment and he is charged interest only on his loan balance. If he keeps to his contract, he knows exactly when his loan will be paid and he will be the complete owner of his home. Regardless of his performance, he always knows just where he stands.

Following are samples of rather extreme old loan contracts, but types assumed by many a borrower. Although many bor-

	\$5,000 Property			
	Principal	Interest Rate	Monthly Interest Charge	
First mortgage	\$3,000	6 to 7%	\$15.00	to \$17.50
Second mortgage	1,000	6 to 12%	5.00	to 10.00
Third mortgage	500	10 to 15%	4.16	to 6.25
TOTALS	\$4,500		\$24.16	\$33.75

* At the present time, 90% loans are obtainable only under institutions financing through FHA.

	Under present interest rates:
One mortgage	\$4,500 4½% \$16.88
One mortgage	4,500 5% 18.75
One mortgage	4,500 5½% 20.63

This schedule illustrates what is saved to the borrower through present interest rates, as compared to those previously charged. But of more importance to the home seeker are the direct-reduction loan plans under which he now can buy. Pres-

ent monthly payments under a direct-reduction loan plan—including both principal and interest and which completely cancel his mortgage in 15, 20 and 25 years—are shown below:

Total Mortgage	Interest Rate	Monthly Amortization Payments		
		15 years	20 years	25 years
\$4,500	4½%	\$34.43	\$28.49	\$25.16
4,500	5%	35.60	29.70	26.33
4,500	5½%	36.77	30.96	27.63

rowers could not obtain \$4,500 credit through any source on a \$5,000 property.

In other words, a home seeker can completely pay off a mortgage through monthly payments which amount to only a few dollars more than the sum he once paid in interest charges alone.



READ THE AMERICAN FAMILY SECURITY PLAN (Page 7)

The Bank System and Its Functions

The Bank System comprises some 3,880 savings and loan associations, homestead associations and cooperative banks operating under either Federal or state charter, and a number of savings banks and insurance companies. Their total assets now amount to \$4,700,000,000. They have access to the largest home mortgage credit reservoir in the world, supplied through 12 Regional Banks which have the facilities to shift funds to districts needing them for home financing from districts with idle reserves.

Although the Bank System is supervised by the Federal Home Loan Bank Board at Washington, its member institutions are all locally owned, locally managed community enterprises. Some 2,200 of them have the savings accounts of 2,350,000 investors insured up to \$5,000 each through the Federal Savings and Loan Insurance Corporation. All of them are designed to provide facilities where small home seekers can get the most sound and economical home fi-

ancing, with the type of service which only community enterprises can offer.

The Bank System is interested not only in providing economical financing, however, but in the quality of homes that are built through its institutions—both to assure them of sound security for their loans and because only good homes can foster public faith in the value of home ownership. For this reason, the Bank System in recent years has sponsored the Federal Home Building Service Plan.

A Fascinating Experiment

This Plan is designed to link lending institutions, architects and other technicians, contractors, material dealers and all elements of the building industry in assuring better planning and supervision of construction in the small home field. It has won the sponsorship of the American Institute of Architects and the Producers' Council, the national organization of materials manufacturers. Now concentrated in six areas east of the Mississippi, it eventually will be a nation-wide operation.

A Home Building Plan in One Package

The primary objective, of course, is to bring technical guidance, heretofore available only to those of ample means, to the builders and buyers of small homes. But another vital goal is to assure safe investment for the small savers whose funds are used in the financing of such homes. Institutions sponsoring the Plan, therefore, obviously deserve recognition as sound and progressive institutions concerned both with the quality of the homes they finance for clients and in safeguarding their investors' funds.

With economical home financing now available in every part of the United States, and with lending institutions and the building industry itself more concerned with good housing than ever before, the home seeker today is offered the best "buyer's market" in the nation's history.



TERMS—and what they do for Home Buyers

Prepared by THE FEDERAL HOUSING ADMINISTRATION, Washington, D. C.

IT'S the usual thing now, in advertisements offering new homes, to see the phrase "FHA terms." Do you know what these financing terms are, and what advantages they provide at the beginning of the transaction and also in the long run? If not, here's an explanation of the FHA small home plan that Uncle Sam, the building industry and financial institutions have worked out for the benefit of moderate-income families.

First of all, it should be pointed out that the Federal Housing Administration does not lend any money. It insures mortgage loans made by banks, savings and loan associations, mortgage and insurance companies, and other regular lending institutions. In return for this protection to those who supply the money, materials and labor for building the homes, many worthwhile benefits are offered the home owner. Altogether, they constitute the most attractive home-owning opportunity ever made available to the general public.

A Small Amount Starts You

Under FHA-insured financing, the buyer's initial payment is brought down to about the lowest figure anyone could reasonably expect. If the mortgage is not more than \$5,400 and the home is newly built, the loan can be for as much as 90 percent of the value of the house and land. Where the maximum loan is obtained, that means a down payment of only 10 percent, plus incidental expenses and fees necessary in appraising the property, examining the title, closing the transaction, etc.

If the mortgage exceeds \$5,400 the FHA Plan also offers a liberal arrangement in the amount of cash needed. In such cases, \$5,400 of the mortgage may represent 90 percent of \$6,000 of the value of the property, while the balance of the mortgage up to a total of \$8,600 may be for as much as 80 percent of the remaining value of the security. Thus, a mortgage of \$7,500 could be a combination of 90 percent of \$6,000 and 80 percent of \$2,625—or a total mortgage of 87 percent on security valued at \$8,625.

In mortgages from \$8,600 to \$16,000, the loan can be as high as 80 percent of the total value of the property.

These liberal and hitherto unobtainable terms, which do away with the necessity for a large amount of cash or of expensive supplementary financing, have removed the biggest single obstacle standing between the moderate-income family and home ownership.

But there is another important advantage—

Monthly Payments Like Rent

This feature of FHA-insured financing enables the home buyer to keep going on a modest budget after the small down payment has started him.

In mortgages of not more than \$5,400 for newly built houses, the term of the loan may be as long as 25 years—something never before known for individual home mortgages. Just consider for a moment what this makes possible . . . how it brings down the monthly cost. A mortgage of \$4,000 running for 25 years may be repaid

at an average rate of \$23.24 a month, including payment on principal, interest and mortgage insurance. If the loan ran for 12 years instead of 25, the average monthly payment would be \$36.92.

FHA-insured mortgages over \$5,400 can have a maximum term of 20 years, and that, too, is a great improvement over the old system of 3- to 5-years straight mortgages, or monthly payment loans which were considered long-term when they ran for 10 or 12 years.

The accompanying table tells the story of how a home may be bought and paid for and lived in at a monthly cost no more than rent—in some cases even less.



How Much Is Paid Monthly—and for How Long—Under Maximum-Term Insured Mortgages

Amount of Mortgage	AVERAGE MONTHLY PAYMENT (Including principal, interest and mortgage insurance; excluding taxes, fire and other insurance)	Paid in full in
\$2,500	\$14.53	25 years
3,000	17.43	25 years
3,500	20.34	25 years
4,000	23.24	25 years
4,500	26.15	25 years
5,000	29.09	25 years
5,500	36.14	20 years
6,000	39.42	20 years
6,500	42.71	20 years
7,000	45.99	20 years
7,500	49.28	20 years

Your Payments Build Up An Investment

The extremely reasonable monthly payments on a home financed under the FHA plan include a substantial portion applied against the principal. These monthly credits increase as the loan is reduced and interest requirements lessen. Gradually the mortgage is paid off and the owner's investment or equity grows, and eventually the house is owned free and clear.

There's the big advantage of the FHA Plan—a monthly payment no larger than the home would bring as a fair rental does the double job of creating an estate while it provides shelter! Besides . . .

One Payment Takes Care of Taxes, Insurance, Principal, Interest

Home ownership used to carry with it considerable responsibilities and inconveniences. Once or twice a year, taxes would come due . . . every six months there would be interest to meet . . . occasionally there might be a substantial payment on the principal, and every few years there was the worry and expense of having to refinance . . . to say nothing of renewals of the fire and other hazard insurance,

often when the expense could least be afforded. Of course, some people had a knack of providing for such expenses, but there are a great many others who found it difficult to accumulate funds for taking care of these items.

Under the FHA Plan, taxes and insurance are budgeted into the monthly payments of principal and interest and the financial institution pays them on behalf of the owner when they come due. "That's service!" thousands of home owners say.

FHA Plan Saves Real Money

Yes, it does save a substantial sum running in many cases into the hundreds and thousands of dollars. Two factors are responsible. First, there is the FHA interest rate—4½ percent plus ½ of 1 percent mortgage insurance premium—which is very reasonable for any home mortgage and especially desirable for such high percentage, long-term loans. Not so many years ago—before the advent of FHA—6 percent was the prevailing cost of home mortgage money, with even higher interests customary in some localities.

That's a saving of at least 1 percent—\$50 a year on a \$5,000 mortgage—over what home borrowers used to pay.

But there's another difference. With an FHA-insured mortgage you don't pay interest and mortgage insurance premium on the full \$5,000 year after year. The loan is reduced by the monthly payments, and it figures out, roughly speaking, to paying interest and premium on an average outstanding balance of about one-half of \$5,000. Thus, with an old time straight mortgage which continued in effect unchanged for 25 years (and many of them were renewed again and again for even longer periods), the total interest at 6 percent would be \$7,500 on a \$5,000 mortgage, while the total interest and mortgage insurance premium paid on an FHA-insured loan of the same original amount, but reduced steadily by monthly payments, would be \$3,711 for the same 25-year time!

Home Must Meet FHA Standards

When FHA insures a mortgage, it makes sure that the home is located in a satisfactory neighborhood which is not apt to go downhill . . . that the house is efficiently laid out, attractive and well constructed. The FHA thoroughly examines the location and the plans and specifications and makes its own appraisal of the total cost. In addition, FHA inspects the property twice during construction and upon completion.

More than 12,000 banks, savings, building and loan associations, finance, mortgage and insurance companies and other financial institutions are approved to make mortgage loans under the FHA program. They are located in towns and cities in every State. Full information concerning the FHA Plan will be supplied on request to any of these lending institutions.

The chances are a financial institution making FHA-insured loans is located in your community. Probably it is the one with which you already are doing business. If you do not know where to apply for an insured loan, the FHA office in your State or at Washington will give you a list.

MINNEAPOLIS, MINN.—The ceilings and sidewalls of this 5-room home were completely insulated with Celotex at NET COST of **\$78**



NORMANDY, MO.—NET COST for Celotex ceiling and sidewall insulation of this 6-room English-type home was . . . **\$108**



COLUMBUS, OHIO—Complete Celotex insulation of ceilings and sidewalls in this 7-room home included at NET COST of . . **\$115**

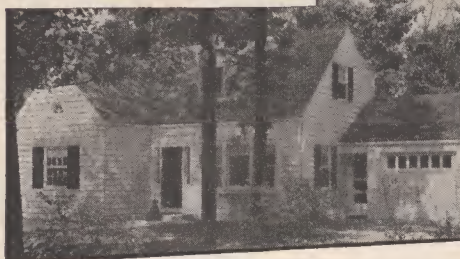


SEATTLE, WASH.—7-room Modern Colonial home. NET COST for complete Celotex Insulation of ceilings and sidewalls **\$165**



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HIGHLAND PARK, ILL.—This 6-room Colonial home insulated with Celotex in ceilings and sidewalls at NET COST of only **\$99**



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GLOSSARY OF UNFAMILIAR TERMS IN THIS SECTION

THE editor believes that a glossary (explanation of unusual terms or words used in any book or editorial article) should always appear in the front of a book instead of where it is usually found—at the back. It would seem that if we could read a definition of the unaccustomed words first, comprehension would be easier as we read through the subject matter. In presenting this Construction Section, every effort has been made to use only terms which will be thoroughly understandable to the average man (or woman). In spite of these precautions an occasional technical or trade word or phrase may creep in. So we asked a prospective home builder and his wife to read preliminary proofs of this construction section—and we asked them to point out a few words or phrases which seemed unfamiliar. Here they are—to help you as you study the following pages of this broad subject. We hope that herein we have conveyed practical advice and taken some of the mystery out of present-day construction of the small home. Following is a brief glossary of words and phrases which you may understand—but will be better for the understanding if you read the various articles under this broad subject heading. The definitions are not for technicians—but explanations for the layman's general understanding.

Asbestos. Refined, fireproof mineral fibers usually combined with Portland cement or other mineral to make shingles, pipe coverings, wallboard, etc.

Asphalt. Mineral pitch or hard bitumen used in the making of shingles, in waterproof coatings, as a filler in built-up roofings, etc.

Beam. A long, horizontal piece of wood, steel, stone or cast concrete used in forming floor supports, etc., in the framing of a building.

Bridging. Supporting and strengthening members of wood or steel placed between floor joists or beams to hold them in position.

Building paper. Heavy impregnated waterproof paper placed over exterior or floor sheathing (often between insulating materials) to add protection against the weather.

Concrete. A hard stone-like mass consisting of gravel or cinders, sand and Portland cement, and cast in forms while wet.

Drain tile. Burned clay or cast cement pipe to carry away waste, surface water or seepage.

Firestops. Brick, concrete or metal placed vertically or horizontally at important junction points in the framework to keep fire from spreading.

Footing. An enlarged base (usually of concrete) spread under foundation walls to distribute the weight of the building carried to the ground through these members.

Foundation. The base—walls of masonry usually placed on footings and de-

signed to carry the entire load of the building—the supporting members of a wall or structure.

Furred or furring strips. Pieces of wood or metal (usually strips) attached to a masonry surface to provide a hollow space and also a base for nailing wallboards, etc.

Girders. Principal horizontal beams of a compound structure acting as a beam to receive vertical loads and bearing vertically on its supports.

Joist. A horizontal supporting timber or steel member in a floor to support the floor (or ceiling).

Lintel. The horizontal top piece of a doorway or window opening. Any horizontal beam resting on vertical supports.

Lath. Thin strips of wood or sheets of expanded metal mesh (or sheets of structural wallboard) to support coatings of plaster or stucco.

Mortar. Mixture of sand and slaked lime or Portland Cement used for joining brick, tile or stone.

Pitch. The degree of inclination of a roof.

Plaster. A composition of gypsum (cement or lime) with sand and water mixed for coating walls and partitions.

Plate sill. Usually a flat metal sill (see Sill).

Plywood. Several veneer cuts of wood glued together with the grain running in opposite directions thus giving strength and eliminating warping.

Rafters. Timbers giving form, slope and support to a roof.

Reinforced concrete. Any form of cast concrete which contains metal bars or mesh for added strength.

Sheathing. A casing or protective covering for exterior walls or roofs. Usually wood boards or wallboards applied to studs, rafters or floor joists.

Shingles. Certain thin and sometimes tapering pieces of wood or composition, burned clay or slate, used in courses to cover roofs or sidewalls.

Siding. Wood finish in shaped board form to complete the exterior of a house.

Sill. Horizontal members forming the lower piece of a door or window opening.

Slab. A flat plate, piece or mass, as of metal, stone, stucco or cast concrete.

Stucco. Plaster made of Portland cement, sand and fine aggregate for finishing the exterior of walls and their relief ornaments.

Tile. A thin piece of baked clay often with a vitreous finish. Also structural tile, which are hollow units of burned clay or concrete used for major construction of walls, floors, etc.

Wallboard. A composition of gypsum, desiccated wood, sugar cane or other fibres molded or rolled in thin flat sheets for application on structural members of the house such as studs, joists or rafters. Often comes as an insulating material known as rigid insulation board.

Weatherstripping. Thin strips (usually metal) specially formed or folded to act as calking for ordinary cracks or spaces which occur around window or door openings. Used to prevent the infiltration of wind and cold.



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 National Small Homes Demonstration, Inc.

THE convenient modern Small Home is gradually developing a new—or is it the restoration of an old—way of life in America; a new independence, a new thrift, a new hope; and no adding machine will ever measure the value of the ruddy cheeks, the tallow curls, and the happy laughter of a million more children in a “*Home of Their Own.*”

A changing drama of American life is being unfolded behind the day-to-day records of our National Home Building. The statisticians tell us that now after five years, residence construction in this country has regained its pre-depression volume; that this year we shall build a half-million new homes; that the benefits of convenient financing at low cost are gradually making new homes available to millions of families with small incomes; that a comfortable and convenient modern Small Home may now be bought at a cost of less than “A Dollar a Day;” that Home Building is becoming the “back-bone” of our industrial and employment recovery.

The building of half a million homes in 1940 means busy factories and mills. It means employment for two million men. It means respectable livelihood for ten million people. More important, it means a million children moved from the city streets or from the country slums. It holds ultimate promise of a nation of home owners—a nation which seeks only to defend its own firesides.

(The NATIONAL SMALL HOMES DEMONSTRATION, INC., 1337 CONNECTICUT AVENUE, WASHINGTON, D. C., is an informal industry and public co-operation, which with the aid of thousands of merchant-builders and distributors of building materials and equipment, has made real strides toward “Better Homes for More People at Lower Costs.” Its objective is a composite of industrial recovery, commercial gain and public service. Its services in nearly every community are available to those who have or wish a “Home of Their Own.”)



LUMBER AND PLYWOOD FOR HOMES

HOW TO KNOW GOOD CONSTRUCTION

EDITOR'S NOTE: This page is devoted to a simple presentation of good standard construction in lumber and plywood. Lumber in some form or another is used in the building of every home—at least for framing. Therefore it is a complicated subject and the reader is immediately referred to his local lumber and building material dealer who is in a position to give you complete sound advice particularly on the use of the different species and grades of lumber distributed in your locality. You are basically protected by the official grade rules of the various lumber manufacturer associations for particular commercial species (such as the Westcoast Lumbermen's Association for Douglas Fir and Hemlock; Southern Pine Association; the Western Pine Association; the California Redwood Association, etc. Further information may be obtained from the National Lumber Manufacturers Association, Washington, D. C. This organization leads in promoting the use of all types of lumber in home building.

FOUNDATION. Upon the strength and stability of the foundation depends the sturdiness of the future house. Good design demands that footings be flat bottomed, resting squarely on firm ground and at least 6" wider on each side than the wall above, with a minimum depth of 8".

Framing. Three types, "braced," "balloon," and "platform" framing are in use. All are good when properly constructed, but the balloon frame is most commonly encountered and will serve as a guide to good construction. It is distinguished by the fact that the outside wall studs and corner posts are carried two stories high and the second floor joists are spiked to the sides of these studs where they rest on a "false girt."

Supporting Timbers. The sill furnishes a method of securing the house to the foundation and provides a nailing surface for the first floor joists. It should not just set on the foundation but must be firmly anchored to it by means of bolts or concrete. Joists support the floors. Their depth and spacing must be proper for the length of the space they span and for the load they are to carry; otherwise floors will sag and squeak and ceiling plaster will crack. They should be "bridged," at least once in spans of 8' or more. Bridging triples the strength of the floor.

Floors. There are two parts in each floor, the subfloor and the exposed finished floor. The subfloor of rough boards should be laid diagonally over the joists as it gives a better foundation for the finished floor, adding stiffness to the structure. The finished floor should be laid at an angle to the subfloor and preferably at right angles to the joists.

Wall and partition framing. Non-bearing partitions, which serve only as screens between rooms, should be supported by double-bridged joists. Studs supporting framing around stairways should be doubled. All bearing partitions should have double top plates (horizontal members on which joists rest) and should be braced with solid bridging not less than 2" thick and full width of studs. All openings for doors and windows should be reinforced with extra members at the sides and special details at the head. Good workmanship is revealed by the care with which members are cut and fitted together.

The roof and side walls. Wood shingles can be used for either the roof or as side walls. In regard to the roof the lack of sufficient pitch probably causes more trouble than any other factor particularly in climates where there is heavy snowfall. House siding is exceedingly important for it is on the outside of the house, subject to the sun, wind, rain and snow. It should be of a decay-resisting species that will hold tight at the joints and that will hold paint. It should be thoroughly air-dry. It should be given a priming coat of good paint as soon as it is in place and dry.

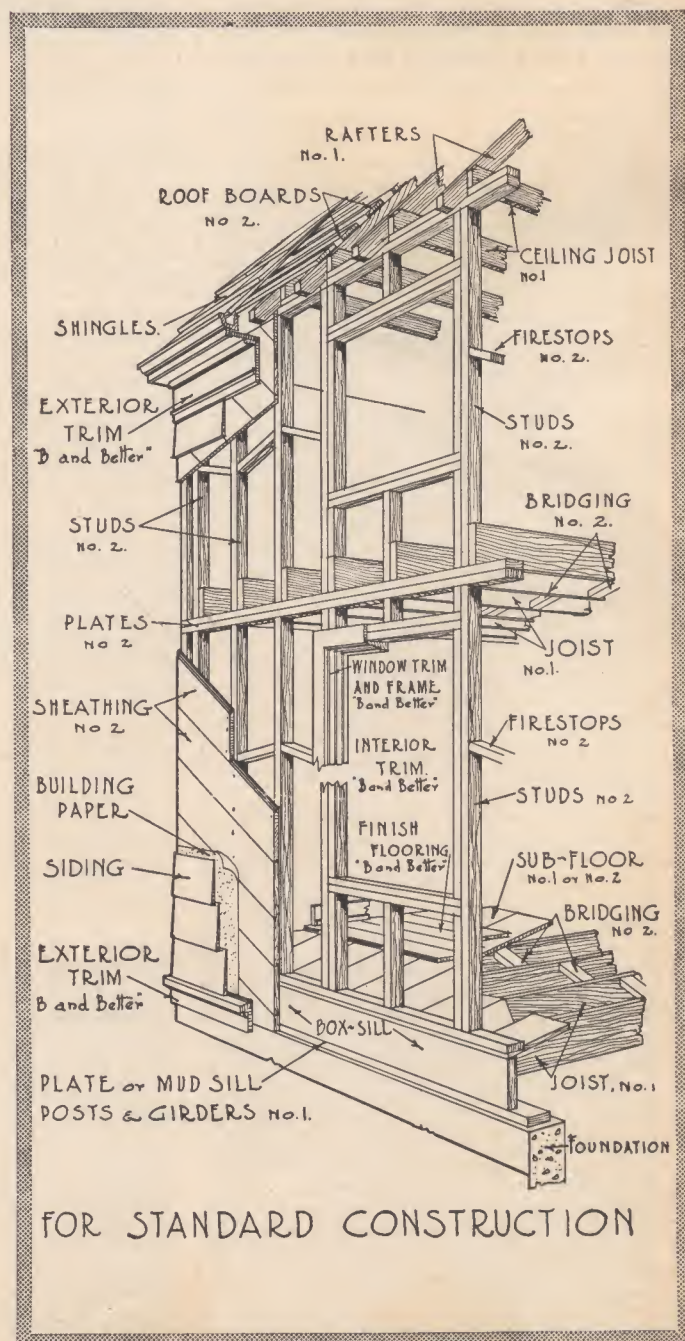
PLYWOOD

PLYWOOD for general use in home construction is made up of rotary veneer cuts glued with the grain running in opposite directions. This gives added strength to any panel that is constructed and naturally eliminates warping because stresses and strains are distributed in every direction. Plywood is rapidly coming into use because of its labor-saving features on the job and its inherent strength.

This diagram shows a section of standard frame (lumber) construction for building a home. It indicates how lumber should properly be put together in construction based on recognized engineering principals. Therefore, it gives the average reader at least an indication of some of the points to discuss with his lumber dealer and his contractor. It also shows the recommended grades of lumber for standard construction. Of course, these will necessarily vary depending on such factors as length of the span or joist, the distance between centers of the studding, rafters, etc. Variations also occur in relation to the commercial species of lumber available.

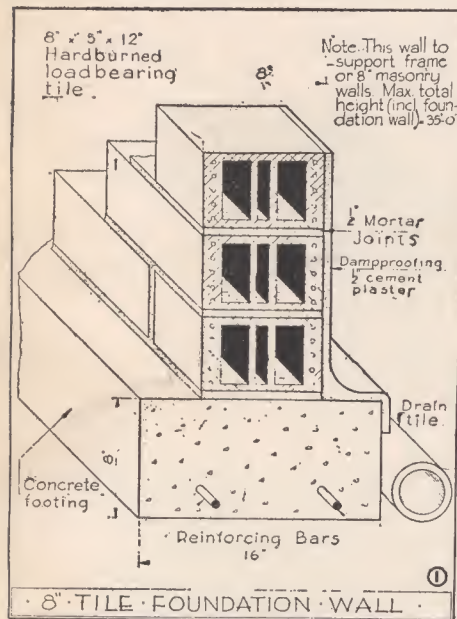
It comes in large panels in thicknesses which vary from $\frac{1}{4}$ " (used for dry-wall construction) to $\frac{3}{4}$ " for use as sheathing and subflooring. Douglas Fir Plywood is standard for all construction uses and is available from lumber dealers everywhere. The large sheets may be cut into any shape for fitting. It also offers an amazingly good material for subflooring and roof sheathing and adds greatly to the strength and ease of construction. For exteriors and exterior panel work plywood may be painted or lacquered with surprisingly good results.

Plywood may also be obtained in many types of hardwood facings for interior decorative panels or any other place where the beauty of hardwood graining and coloring may be desired. Special plywood is also available for interior work where fine painted finishes are indicated. Full information on this subject is available from Douglas Fir Plywood Association, Tacoma, Washington which has collected a vast amount of information incorporated in a book entitled "The DFP Dri-Built House."





Editor's Note: Burned clay products include brick (both structural and facing), hollow clay structural and finishing tile, and floor tile. There is a constantly increasing use of these products in small home design because of their long-established qualities of permanence, strength, fire-safety and beauty. Manufacturers have improved their products and brought them within the pocket-book range of the small home investor. Here are the recommendations of the Structural Clay Products Institute telling you briefly where and why clay products can be used.



STARTING from the foundation let us enumerate points that will be of material assistance in building a small home.

Foundation. Footings should be placed on soil which will support wall and foundation loads. They should be of sufficient distance below grade to resist upheaval by freezing and have adequate reinforcing where necessary. Three feet six inches below grade is a safe distance.

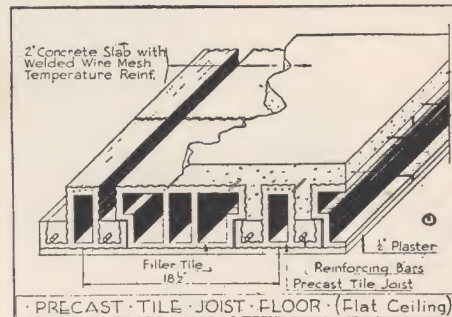
Materials should be of such nature as to prevent moisture seepage, crumbling or cracking. Hard burned double wall structural clay tile basement and foundation walls offer maximum protection at low cost. The outside of the foundation wall should be waterproofed. This can be done with a coating of pitch or asphalt. A drain tile around the outside of the basement wall will carry away excess water. Illustration No. 1 shows the construction of a reinforced footing and tile foundation wall.

Floors. Basement floors are often damp. A new development has produced a warm dry basement floor. The construction is as follows: A two-inch sand bed is placed on the earth, 4x12x12 hard burned tile are set on the sand bed, one and a half inches of

AND BURNED CLAY PRODUCTS FOR THE BUILDING OF SMALL HOMES

concrete is then placed on the tile. The concrete is completely separated from the earth by the tile and will not draw up moisture by capillary action. Another new development is the precast tile joist floor construction. See Illustration No. 2.

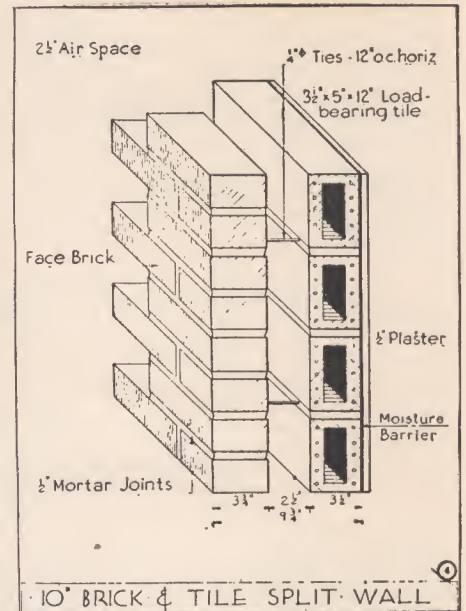
Exterior Walls. Illustration No. 3 shows a wall built of brick and tile bonded with



brick and furred with furring strips and insulating wallboard used as a plaster base. Illustration No. 4 shows the popular cavity wall construction being used extensively for masonry homes. The fill insulation can be used in the cavity if additional insulation is desired. Illustration No. 5 shows a wall of face tile. This is an economical type of clay masonry wall construction and is especially popular in the lower cost brackets. Face tile can be used in cavity wall construction also.

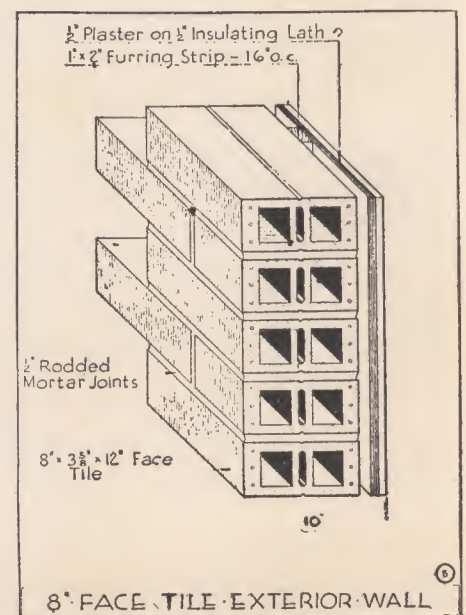
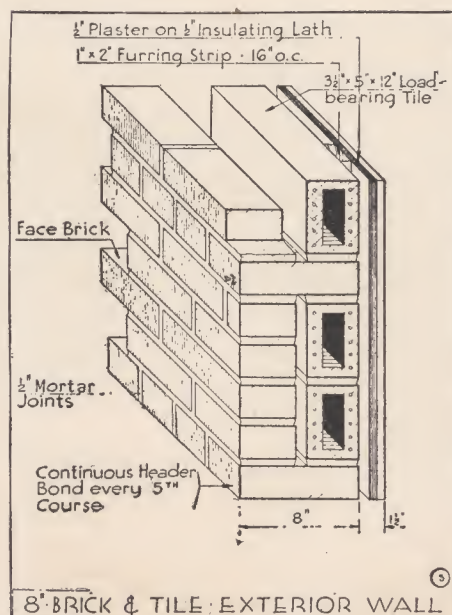
Partitions. Interior partitions are important because they often carry floor loads. Non-load-bearing partitions must be well built or unsightly cracks will be obtained due to shrinkage and warping. Structural clay tile partitions provide structural strength; there is no warping, shrinking and sagging plaster cracks and sticking doors are eliminated.

Roof. Roof tile or clay shingles are available in a variety of colors and provide not only long life but maximum protection against the elements. One of the major advantages of a clay shingle roof is that of



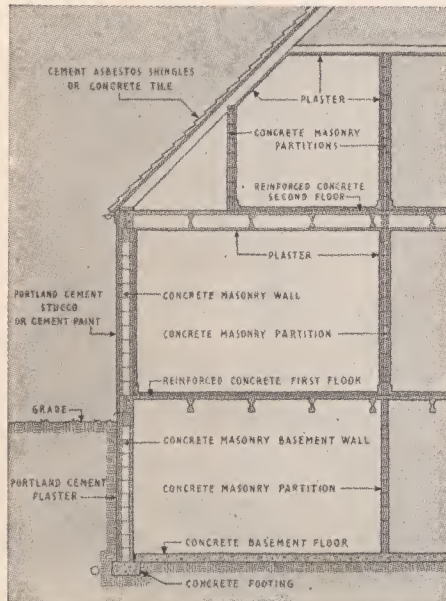
fire protection. Sparks from chimneys or burning structures in the neighborhood cause no damage to a home roofed with this material. Care should be taken to thoroughly insulate the second floor ceiling or the under side of the roof or both.

Do not make the selection of materials for the walls and foundations of a home on the basis of initial cost alone. It is safe to say that many home builders or buyers prefer a brick and tile home, yet many are led to believe that they cannot afford such construction. The buyer of the brick and tile home has few or no repairs, no periodic exterior painting bill, enjoys a smaller insurance rate on the house and contents. In a very few years the difference in initial cost is used up in these items by the purchaser of the cheaper home. The resale value of the brick home will still be high even after many years.



CONCRETE

Editor's Note: The use of concrete in small homes is increasing due to its several inherent advantages. Your editor presents on this page for your information the principal uses of concrete as recommended by the Portland Cement Association. Obviously, concrete can be used in varying proportions in a greater or less degree in combination with other basic construction materials.



The illustration above shows the principal construction and finishing elements of the fireproof concrete home. Concrete block construction and the other concrete elements indicated are reasonable in first cost and low in maintenance cost.

Below is shown the use of concrete masonry construction in the basement, including concrete blocks as indicated. Footings and floors are of poured concrete properly reinforced. At the right are shown details of a concrete fireplace.



MASONRY IN THE SMALL HOME

USING PRECAST BLOCKS AND CAST CONSTRUCTION

HERE are the essential elements to which you may want to give consideration in the construction of your own home.

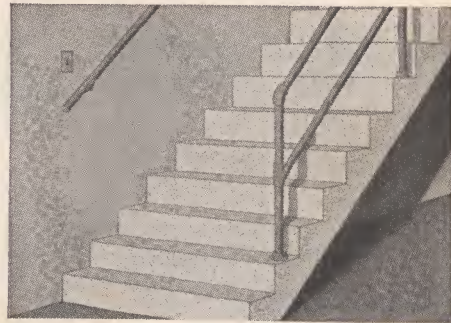
Footings. Average concrete footing is 9 inches deep by 18 inches wide. If the ground is likely to be wet, a line of drain tile is laid around the outside of the footing to provide proper drainage. This is connected to a suitable outlet.

Basement Wall. For a one or one-and-a-half story house, the foundation wall is 8 inches thick; for a two-story, 12 inches. If concrete masonry units are used, it is usual practice to plaster the outside face of the wall with portland cement mortar to insure complete water-tightness.

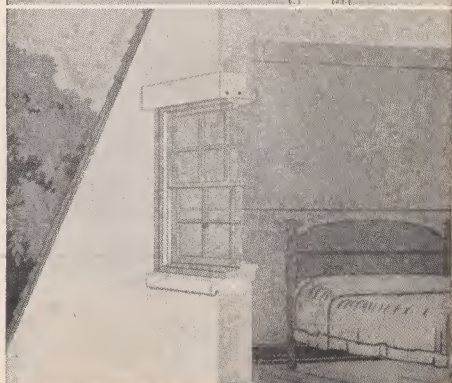
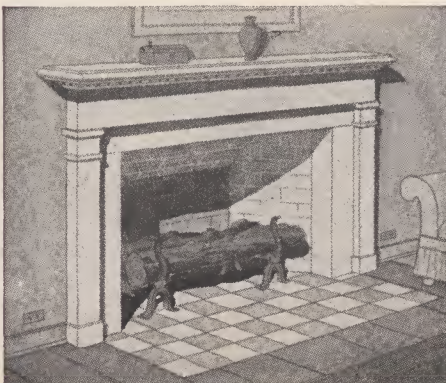
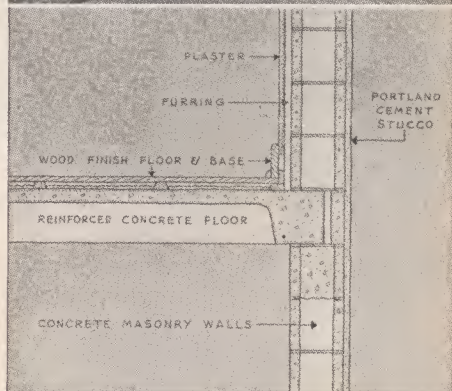
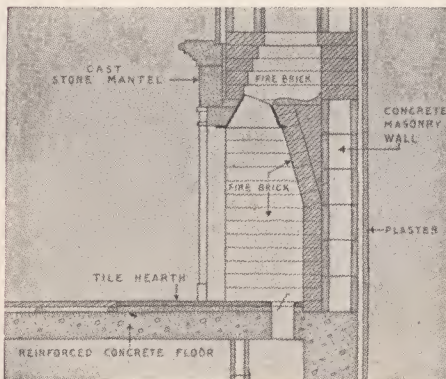
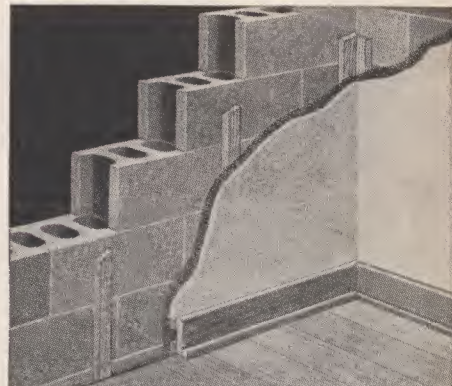
Basement Floor. This should be at least 4 inches thick. To give the floor a smooth finish, a 1/2-inch topping of portland cement mortar may be applied while the under slab is still plastic. Then the topping is troweled lightly. A space is left between the slab and basement wall and is filled with waterproofing material (asphalt or tar) to provide a water-tight joint. Reinforced concrete for first and second floors is generally 4 to 6 inches thick.

Exterior Walls. Solid concrete, large concrete slabs or stucco can be used for exterior walls. Concrete masonry units are made locally, and laying them up into exterior walls is well understood by bricklayers and masons.

Interior Walls. Concrete masonry walls are finished with plaster applied on metal reinforcement which is furred out from the wall with wood strips or self-furring nails. Concrete furring tile or rigid insulating board may be substituted for the metal reinforcement as a base for plaster, or may be used in place of plaster as a wall finish.



Details of concrete construction are shown here. Above: typical reinforced concrete stairs—fireproof, permanent and not subject to warping. The three illustrations below show (upper) concrete masonry walls finished with plaster applied on metal lath furred out with wooden strips. The center illustration shows construction of a fireproof concrete home at the first floor level. This includes portland cement stucco in selected colors or painted. Floors are laid in the usual fashion. The lower illustration shows how even sills and lintels for all windows are of reinforced concrete. Walls as shown may be of concrete blocks or cast forms.



ROOFING

THE home builder's problem with regard to roofing is clearly simplified these days because manufacturers offer so many colors, patterns and textures—all at a price easily within the budget for small home construction. You can send for manufacturers' catalogs (and really they are beautifully illustrated in colors), or better still you can go to your progressive local lumber and building material dealer where you will see the actual roofing in applied sections. Naturally the dealer will give you comparative prices so you can make your own choice with the assurance that the products of any of the nationally known manufacturers will give life-time service.

The average cost of the roofing materials herein described is figured per square (a square is 10 feet square or

Your Roof May Be

Materials

Wood, Asphalt, Asbestos, Slate, Metal or Tile.

Colors

All standard with many new variegated effects and blends.

Textures

Many new types, including smooth, masonry, rough wood grained, hand-hewn, etc.

Patterns

An amazing new variety of geometrical and random shapes. (See manufacturers' catalogs.)

100 sq. ft. of roofing surface). Roofing is actually applied sometimes by the general contractor and other times by specialists known as roofing contractors. In any case the application is highly important because even a good material poorly installed will leak or deteriorate rapidly. Therefore make certain that you have a good, experienced applier—your dealer can recommend one.

The selection of your roofing material is a very important element in the general architectural design of your house. Consequently it is a good idea to have the suggestion of the actual designer who may be your own architect, or more probably you will be using a stock plan accompanied by specifications. In general, if the house has massive lines (and even a small house can have this—such as Spanish architecture) the roof should be coarse and heavy in pattern and very colorful. The more subdued styles, such as Colonial and English, call for smoother and perhaps less colorful roofs to mellow their lines.

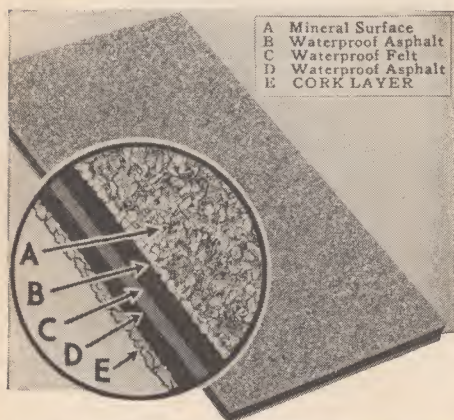
There are five types of roofing well fitted for any small home design and to the average small home pocketbook. There are two other types which are somewhat more expensive but have distinct architectural value and service equal to the life of the house. These seven types of roofing are briefly described in the following paragraphs. Special claims where advanced by reliable manufacturers are accurate and dependable. Our reason for presenting this information is to give the home builder some idea of the particular qualities which each type possesses.

Wood Shingles

These shingles are available in a wide variety of woods, such as red cedar, pine, cypress, etc. They are attainable in various standard dimensions, including random width a selection being available for all types of home designs. They come in natural colors which will weather to soft tones, or they may be had prestained in colors such as brown, red, green, etc. Good wood shingles will last for many years before replacement is necessary. The old style of hand split wood shingles are now commercially available but at an increased cost over the machine type.

Asphalt Mineral-Surfaced Shingles

These are composition shingles built up as shown in the illustration at the left. The average asphalt shingle is built in this way but does not have the special cork layer which is a new idea and, while somewhat more expensive,



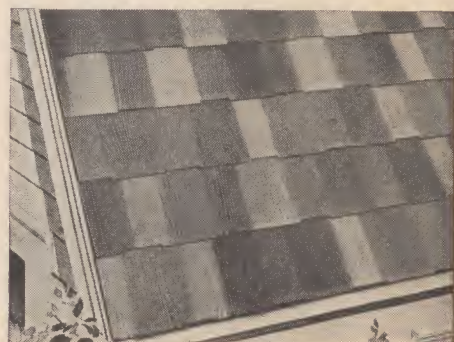
A new type of asphalt shingle with usual construction but with addition of cork insulated layer as shown above. This provides extra insulation.



Asphalt shingles give a pleasing texture, a wide variety of patterns and colors to suit any taste or architectural scheme. Mineral surface (often crushed slate) makes them resistant to embers.



Wood shingles (in this case Certigrade red cedar) may be used not only for roofing but also on side walls as an exterior finish as shown. Prestained colors available in most communities.



A new asbestos-cement strip shingle gives this effect. Application is simplified because there are only 80 pieces to 100 sq. ft. Only one storm anchor and two nails required for each piece.

provides a considerable degree of insulation where it is wanted in the roof. Asphalt shingles, being surfaced with mineral, are fire-retardant. They are available in a wide variety of colors, patterns and textures. They may be purchased at very reasonable cost and represent a highly popular type of roofing for almost any home design. Standard colors are available to blend properly with any type of exterior facing material. Avoid use of bizarre color mixtures. Color combinations can really be made attractive, but often it is advisable to stick to solid colors.

Strip and Roll Asphalt Roofing

This type of roof gives the same general appearance in surface as the above except that roll roofing comes in long strips and does not usually give a shingle effect. The strip roofing really consists of a number of shingles in one piece but laid to give a final shingle effect. The material in this form is cheaper per square than regular asphalt shingles and is less expensive to install because less nailing is necessary.

Asbestos-Cement Shingles

Here we get into a somewhat more expensive type of roofing but one which has a longer life and more qualities of appearance. This product, as its name indicates, is made of a combination of

Portland cement with asbestos fibre which in its final curing becomes stone-like and has the permanency of slate. This roofing too is available in many standard colors, patterns and textures—even closely simulating the grained effect of wood shingles. It is also being made lately in strip shingles as illustrated herewith. The product in this form is cheaper to buy and quicker to install.



For reroofing, wood, asphalt or asbestos-cement shingles may be applied over the old roofs as you see it done above or over old sidewalls.

Commercial Slate Shingles

Everyone is familiar with slate shingles. They really come in two types. The more expensive of these is known as *random slate* and comes in varying

thickness. Such shingles are usually laid in cement mortar and used mostly for more expensive homes. The *commercial* slate shingles are thin slates which are comparatively inexpensive and are laid in patterns like wood shingles. The shingles have nail holes pre-drilled and may be expected to give life-time service. Colors are the usual soft tones customary to slate.

Burned Clay Shingles

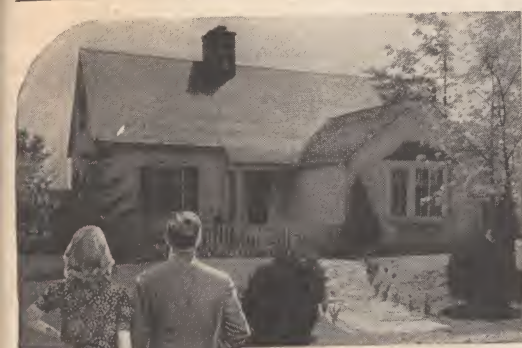
These are often known as clay tile. They come in flat shapes or in special shapes pressed to give a pleasing texture. They are particularly adaptable to the Spanish type of architecture. The flat clay shingles are for any type. Burned clay shingles are more expensive but will give life-time service.

Built-up Roofing

This type of roofing is used only where flat roofs are indicated (as in some *modern* or Spanish homes), and particularly where walking on the roof is desirable. It calls for a special installation of layers of felt impregnated with tar or asphalt, and its installation is the work of a special type of licensed roofing contractor.

Good Brand Names Insure Quality

There are many poor (*cheap*) local roofings. Buy only products with a good record and dependable guarantees.



Carey PRODUCTS BUILD BETTER HOMES

YOU can find happiness, peace and security in a home of your own. Plan now to build it with the help of the CAREY Dealer. Get anchored for life—begin living! A modern house, built with CAREY materials, will be comfortable, summer and

winter; easy to heat; fire-safe; low in upkeep expense. It will be an investment less subject to fluctuation in value—a sound financial base for your family. It may be built under the liberal F. H. A. insured mortgage plan and paid for in easy monthly installments.

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CAREY ROCKTEX INSULATING WOOL



Loose; Granulated; Pads; Bats. Reduces room temperatures in summer; cuts fuel consumption in winter. Pays for itself.



CAREY CORK INSULATED SHINGLES

The asphalt shingle that gives long-wearing roof and roof insulation, both for roof cost only.



CAREYSTONE SIDING AND SHINGLES

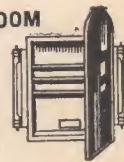
Made of asbestos and cement. Fireproof; durable as stone. Minimizes upkeep expense.



CAREYSTONE "TRI-TONE" STRIP SHINGLE (Asbestos Cement)

Gives Individual Shingle Effect and Strip Shingle Low Cost. Simplified application.

MIAMI BATHROOM CABINETS AND ACCESSORIES



Over 140 cabinet models from low-cost housing types to Deluxe Ensembles. Lighted cabinets completely wired at factory.



Look for this ASQU label on the roofing you buy—it is your assurance of longer roof life—lower roof cost per year.

CAREY Dealers are glad to supply information concerning the application of CAREY Products to various types of homes. If you are not acquainted with a nearby CAREY Dealer, we will send his name and address. Mail this coupon today.

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- ☐ ASQU Book—More Roof Value for Your Money
- ☐ Name of nearby CAREY Dealer

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- ☐ Re-siding
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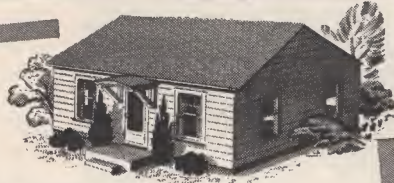
She bought a New Ironer

with savings on the Coal Bill



AKRON, OHIO FAMILY ECONOMIZES ON FUEL COSTS

HOW L·O·F WINDOW CONDITIONING CUT FUEL COSTS IN THIS HOUSE **30.7%**



A bright and shiny new ironer actually cost nothing in the home of the Elijah Garretts of Akron, Ohio. "Saved the price of that ironer out of fuel economies we got from L·O·F Window Conditioning," says Mrs. Garrett.

And when we talked to Mr. Garrett, we really had our eyes opened. "I feel just as proud as my boss would if he had saved over 30% in operating his business... my wife and I are in business to get the most out of every dollar we spend."

"But don't measure the value of storm windows on fuel savings alone," continued Mr. Garrett. "If storm windows did nothing but eliminate those messy, fogged windows, they'd still be worth more than they cost."

See your lumber dealer right now. Ask him for an estimate. Let him show you facts and figures on what Storm Windows can save you this winter! Or, write for free book on Window Conditioning. Use the coupon below.

The Garretts spend a quiet evening at home—more comfortable than ever before. Says Mr. Garrett, "Since we put up storm windows, home's a better place to live. We don't have to sit around all wrapped up like a couple of Indians."



Getting ready for a winter of comfort and economy at the Garretts. "Dollars count in our house. I've figured that at the rate we're saving fuel now, our storm windows will pay for themselves in about two years. I've sold this idea to so many of my friends, you'd think I was in the business."

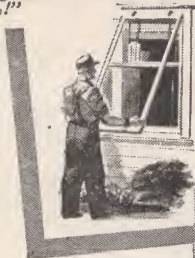


"This year I've gone further in cutting down my fuel bills," says Mr. Garrett. "On the advice of my lumber dealer, we've installed Attic Insulation. This, together with my L·O·F Window Conditioning, is going to lower heating costs even more—as much as 50%!"

WHAT L·O·F WINDOW CONDITIONING IS:

It's Storm Windows, glazed with clear-vision L·O·F Quality Glass. Storm Windows hook on as easily as screens; are detached when the weather gets warm. Your lumber dealer will give you complete details of L·O·F Window Conditioning and will gladly recommend a good Attic Insulation that will effect even greater fuel savings for you.

When you order your Storm Windows, make sure you get L·O·F Quality Glass. It's flatter and clearer—affording better vision at all times. This is important when you look through two panes of glass instead of one! When you buy, get the best. It costs no more. Look for the label.



LOOK FOR THIS IDENTIFYING SIGN
It is the mark of the reliable lumber dealer who sells L·O·F Window Conditioning, plus a good brand of Attic Insulation.



HOME OWNERS! Send—Now—for Free Book on Window Conditioning, Storm Windows and 2-Point Insulation, or ask your Lumber Dealer for a copy. It explains these fuel-saving, comfort-assuring features in detail, including actual figures on economies they effect. Act today—cold weather is not far away.

**SEE YOUR LUMBER DEALER
—GET THIS BOOK FREE**

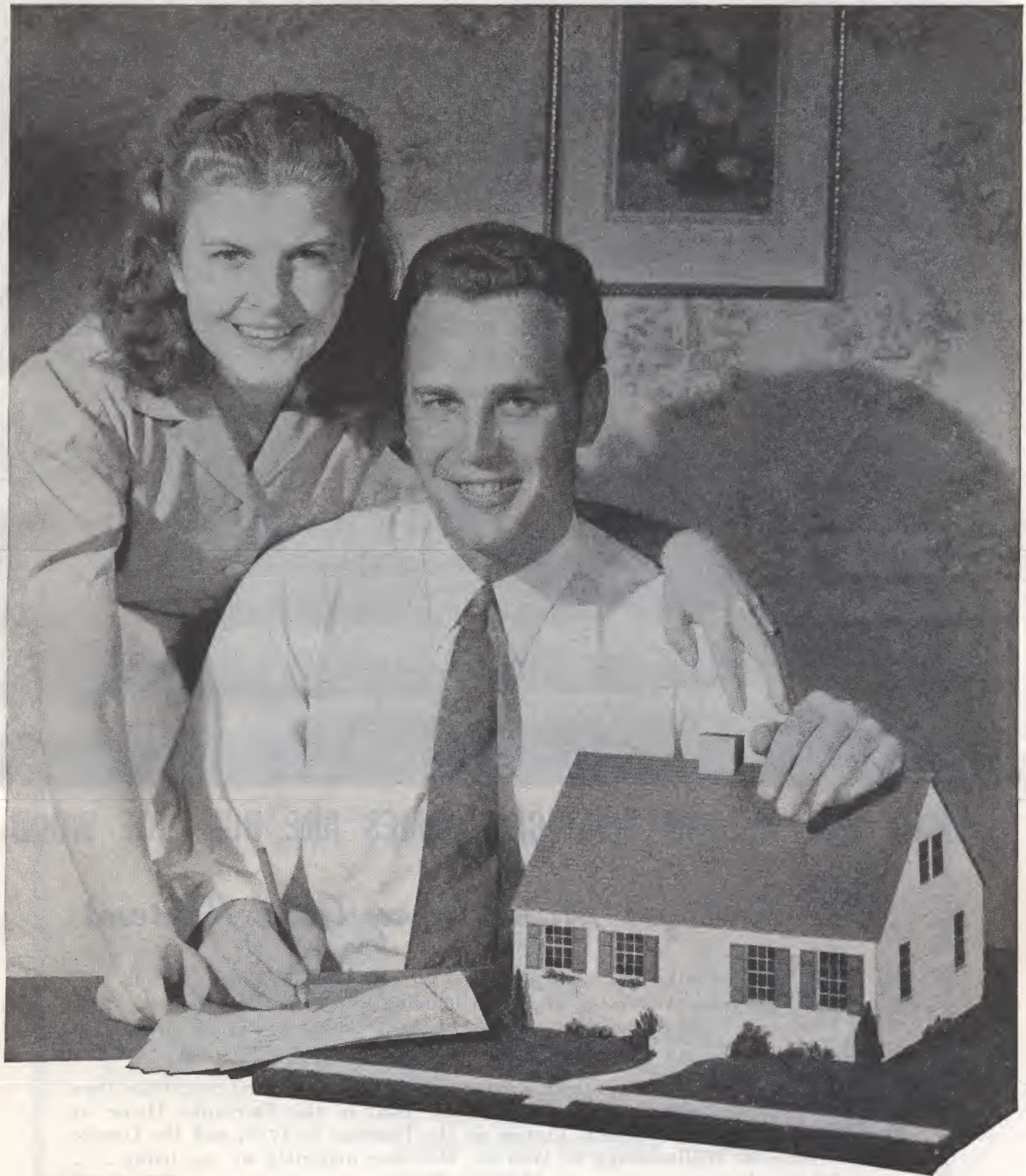
LIBBEY·OWENS·FORD GLASS COMPANY
TOLEDO, OHIO

Gentlemen: For my further information, please send free booklet on Window Conditioning and have a representative call:

Name _____
Address _____
City _____ State _____

My fuel cost is \$ _____ annually, (approx.)
My home has: () Wood Sash () Metal Sash
(Give make.) S11 40

LIBBEY·OWENS·FORD QUALITY GLASS



*"We are going to build our
new home of* **WOOD***"*



EIGHT OUT OF TEN AMERICAN HOMES ARE BUILT OF WOOD

. . . And for Many Very Good Reasons

NEW home building has been going on for a very long time . . . for well over 300 years Americans have been building houses in which to live. This three-century building program has produced between 25 and 30 million existing living units . . . between 85 and 90% of these units are built of wood.

In no American activity is there a longer record of accumulated experience than in home building. The materials which were used in the Fairbanks House at Dedham, Mass., in 1636, Mount Vernon on the Potomac in 1758, and the George Wythe House at Williamsburg in 1756 are the same materials we use today . . . wood, brick and stone.

Three hundred years is a long time to test materials. Certainly there is no occasion for any modern home builder to feel that his building project is an experiment. History and time have tested our materials for us . . . provided an experience table for home building which is too long to be anything but accurate.

Isn't it significant that eight out of ten families generation-in-and-generation-out have elected to build their new homes of wood? Some of the reasons which have impelled them to do so, follow:

GOOD REASON NUMBER ONE

. . We Get More House for Our Money

- ¶ A new home costs 10 to 15 per cent less when constructed entirely of wood. There are several different ways in which this fundamental advantage may be applied:
- ¶ Our money will buy more space because the per-cubic-foot cost of wood houses is less than most other types of standard construction. In addition to the lower cost of enclosing space with wood, we have the advantage of 15 per cent larger inside living area in proportion to the outside dimensions of the house. This is true because wood walls occupy from one-third to one-half less floor space, which in the finished home is usable area. With thicker types of construction this space is within the walls.
- ¶ If we have definitely established in advance the size of our house, a smaller amount of money will be required if we execute it in wood.
- ¶ The useful physical life of any well built home reasonably well maintained is many years beyond the requirements of the builder's grandchildren. Houses lose value because of style changes and deterioration of neighborhood . . . not because they wear out.

TAKE YOUR CHOICE . . *Wood Construction*
offers you an advantage either way:

**. . AT A GIVEN COST WOOD CONSTRUCTION
WILL BUILD A LARGER HOME**



**TO PROVIDE GIVEN ACCOMMODATIONS
WOOD CONSTRUCTION REQUIRES
LESS MONEY . . .**



GOOD REASON NUMBER TWO

.. The Cost of Maintaining Our Home Will Be Less - -

There are two types of costs associated with any home . . . the original cost of acquisition and the cost of maintaining the property in a condition which will uphold the value originally placed in it and keep its service facilities intact.

Maintenance is required for every home. Maintenance usually takes more labor than material. It is the amount of labor needed to maintain values indefinitely which should interest the new home builder.

Most people like white houses and most wood houses are painted white. This means that occasionally the home must be repainted. This is true of any white house, whether it be masonry materials or wood. There has been a growing tendency within the last few years to paint masonry materials. Masonry homes, *the main exterior walls of which are not painted*, still require about 60% of the painting work needed by an all-wood house of the same size. This is true because of painted window frames and sash, cornices, porches and exterior moldings.

Over a long period of time the painting cost of wood and masonry homes varies but little. In some respects the wood home has the advantage. Since the wood home costs less in the first place, the *interest* on the money saved on our original investment may well pay for all of our painting costs.

Interest which we pay on money borrowed in order to spread the purchase of our home over a number of years is money which is not represented by physical value in our home. *Our annual interest* payment will be less in a lumber-built home than that of any other type because the house cost less and we will be required to borrow less.

Taxes too represent a maintenance cost of our home. Annual property taxes will be less on a wood house because our first cost is lower and therefore we obtain a lower appraisal.

Our heating bill is one of our major month-to-month expenses. Our natural objective is to keep this charge as low as possible consistent with comfort. Heating costs will be lower in a wood home because wood houses are easier to heat and require less fuel for comfort than most other standard types of residential construction. The heat loss in winter through 100 square feet of wood wall consisting of 2x4 studding, $\frac{3}{4}$ " sheathing, building paper, $\frac{7}{16}$ " clapboards, lath and plaster is only 25 British Thermal Units per hour per degree of temperature difference between the inside and outside temperatures. The corresponding figure for an 8-inch brick wall with plaster directly attached is 46 Thermal Units or 34 for a 12-inch brick wall. When the 8-inch brick wall is furred on the inside, then lathed and plastered the heat loss is 30 Thermal Units, which is 5 units more loss than that of standard wood construction with no added insulation. This is a heat loss difference of 20 per cent in favor of the wood construction.

The minor repairs and small adjustments which our wood home may need over the years will cost less if we hire maintenance labor because wood construction is much less costly to adjust and repair than a masonry wall and mechanics who can perform a satisfactory repair job will be universally available at a lower hourly rate.

GOOD REASON NUMBER THREE

*We Can Execute Gracefully IN WOOD Any
Style of Architecture We May Select*



WHILE most often thought of as the medium for the expression of American Colonial architecture, the wood wall in one of its numerous forms and adaptations may be used to express any architectural theme or period. Because of the many sizes, shapes and species in which it is obtainable, wood siding offers a wide variety of exterior wall textures and combinations of textures.

Wood siding in general has always had the reputation for being a warm, friendly material. So naturally it lends itself to the informal treatments so pleasing in the average size residence, and the ease with which it may be worked renders its conversion into a more formalized material for exteriors easy and inexpensive. Wood can give to the outside of a home the same air of genuine hospitality which the wood furniture, floors and finish give to the inside.

The beauty of wood siding is that of simple lines and solid colors. Small shadows created by the overlapped or molded edges of individual boards form a pattern of lines on the siding wall. The spacing and character of these lines, their direction, and the color the siding is painted or stained are all factors which influence the effect.

The variety of architectural effects to be secured with wood siding is almost as broad as the wishes and originality of the architect or home builder.



GOOD REASON NUMBER FOUR

We Will Encounter Fewer Structural Problems If Our Home Is Built OF WOOD

- ☞ Lumber has so long been the standard material for new home construction that most standardized "stock" parts *which reduce the cost of home construction* are universally available in lumber only.
- ☞ There are few communities in the United States, regardless of size, which do not have a lumber yard; and no matter how small the turnover in such yards, standardized, well-made lumber items are almost always available. . . . In fact there are more different kinds of wood products readily obtainable in all communities than any other building material. Most of these wood products require no special processing for immediate installation as part of a new home.
- ☞ Non-standard materials and non-standard methods with which workmen are not familiar, tend to increase the cost of home building. More workmen can be found who are well fitted to work with wood than any other material . . . and good workmanship is obtainable in lumber at lower cost.
- ☞ Construction methods for lumber structures are so thoroughly understood that builders know in advance every detail of the structural behavior of the lumber materials going into the home.
- ☞ Home building is a combination of a great many different *types of costs*. One of these is interest on money required *during the course of construction*. Since the house cannot be used while it is being built, interest expended during construction is a direct expense. This expense is less on a lumber built home because the time required for construction is shorter than for most other types.
- ☞ Because, as a structural unit, each member of a wood house is individually joined to every other member, lumber homes may be easily moved from one location to another. This may not be of great importance to most home builders, but it will prove an important money-saving factor if it becomes necessary to add to the house at some later date, and a shift from the original foundation becomes necessary.
- ☞ Little difficulty with foundations which must be built on soft ground will be experienced with a wood house because the wood house weighs less, while remaining a stronger structural unit, than most other types of construction. It is possible to build safely on "made" or filled ground when using wood construction.
- ☞ Foundations necessary to support a wood home often require much less material than those built to support a masonry structure; consequently they cost less.
- ☞ Wood, more than any other material, is susceptible to a wide variety of low cost finishes. . . . It is also the only material which may be satisfactorily used for decoration in its natural state.
- ☞ Wood is the only material which can be used for all structural and decorative purposes in the home. It provides a *strong frame* for a new building; it *covers the frame* with a durable overcoat, and it *decorates and finishes* the interior walls.

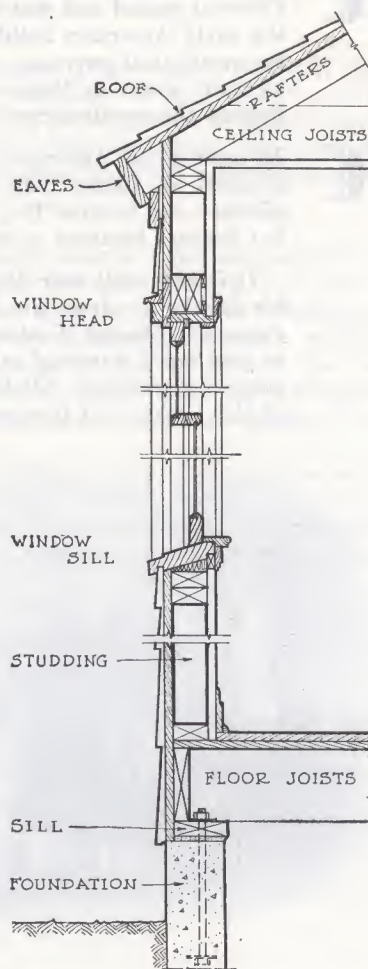
GOOD REASON NUMBER FIVE

... We Believe that a Good Wood Home Is More Comfortable To Live In

- C** The degree of comfort which a home provides for us in every-day life is even more important than its cost. It is probably the *most* important factor in determining our satisfaction with a new home.
- C** The physical and chemical structure of the materials of which our home is built have a decided bearing on its reaction to the elements, and therefore, its service to us. The chemical and molecular nature of wood makes it an ideal material for protection and comfort in any season.
- C** The Forest Products Laboratory, Forest Service, U. S. Department of Agriculture, says: "*Wood possesses the best insulating properties of any of the basic structural materials now commonly used.*" It is at the same time impervious to water and unaffected by freezing and thawing.
- C** A lumber-built home is most easily and less expensively made water-tight. Driving rains which have been known to penetrate some walls, will have no effect on a well-built wood-sided structure.
- C** Because of its natural insulating value, the lumber-built home is warmest in winter and coolest in summer.
- C** Because of the cellular nature of wood, lumber-built houses absorb and deaden sound.
- C** Wood does not cause condensation and subsequent sweating of walls.
- C** Wood is not tiring or fatiguing to walk or work upon.
- C** Sudden changes in temperature have no effect on the weather protection offered by wood homes. Lumber-built homes are healthful because they do not retain moisture for long periods.
- C** Wood is not a conductor, but a good insulator of electricity; consequently radio interference is reduced to a minimum in a lumber-built home.

The traditional method of constructing a wood home, which allows for a 3½" air space within the wall, enhances the natural insulating value of the material itself. Dead air space is one of the best known barriers to temperature changes. This space is also ideally suited for the addition of extra insulating value in the form of materials made exclusively for this purpose.

This space also saves money because it automatically provides channel areas for heating ducts, water pipes, and electrical conduit space for which must be provided by special furring in many other wall constructions.



GOOD REASON NUMBER EIGHT

... Future Additions, Alterations or Improvements Can Be Made More Easily and Less Expensively If Our Home Is Built of Wood

C Few of us like to maintain or pay interest on a home which is larger than necessary for current requirements. Yet, we all realize that the space needed by any family may be altered at any time. A home which is ideal for our family this year may be inadequate in five years. There may also be changes in the financial capacity of our family to pay for shelter. Most young people who are building or purchasing their first home require minimum space, to match a minimum budget. Every family has the natural hope and expectation that a small budget will be only temporary. It is reasonable to expect that a more commodious way of living will be within the reach of the family in a few years.

C There are only two solutions to the problem of an "out-grown" home—the house must either be sold and a new one acquired, or the old home must be altered and enlarged. The first solution is often expensive unless the old home will bring a price near its original cost. The second alternative is more apt to be practical in that it permits the family to remain in a location with which it is familiar and enjoy the benefits of effort spent in the development of lawn, flowers and trees.

C Additions, alterations and improvements can be made most easily and least expensively if your original home is built of wood. Windows which need to be changed into doorways; new windows which need to be opened; and walls which require moving are not difficult to accomplish with wood construction. The mechanics needed to do the work are more readily available and may be secured at a lower cost. Furthermore, a wide variety of wood parts makes the matching of trim, siding, cornices, shutters and other detail for new parts of an old building, comparatively easy.

A Remodeling Job!



America's most famous residence, Mount Vernon, is an "added to" house. On two different occasions George Washington built wings on the house. The photograph directly above shows the condition of Mount Vernon in 1858, prior to a thorough-going remodeling job.

GOOD REASON NUMBER NINE

... Wood Offers the Greatest Variety of Non-Stereotyped, "Re-decoration—Free" Interior Treatments ...

Wood interior paneling has brought new interest, new character and new beauty to the interior decoration of even the lowest cost small homes within the last ten years.

There was a time when the interior decoration of a living room was not confined to the plaster and wall paper found on more than ninety per cent of the new homes being built today. There was a time when most new homes offered at least two wood-paneled rooms.

The earlier, more complicated types of wood paneling consumed a great deal of labor and, as building labor costs rose, plaster replaced paneling as an economic measure. Today things are different because there are very attractive and popular wood interiors to be had at low cost. . . . In fact, most of the simple types of wood wall can be installed now at no more cost than a good plaster wall covered with paper or paint.

When wood interior paneling in a new home replaces plaster it eliminates the cost of wall paper or paint—a major cost in ordinary interior decoration. The finishing of wood paneling can be an inexpensive operation. Once done, it eliminates forever the necessity of periodic repapering or painting. Properly finished, wood paneling is practically a permanent interior decoration.



Don't forget that new interior decorations in wood are not confined to a new house. Paneling may be applied over old plaster in an old home to produce a new wall free of bulges and cracks . . . and don't forget the added insulation value.

WHERE COMPLETE LUMBER INFORMATION MAY BE OBTAINED

THESE pages are sponsored by the National Lumber Manufacturers Association, a federation of regional associations of lumber manufacturers. Complete information on any species of lumber or the utilization of lumber for any purpose may be obtained through the National Lumber Manufacturers Association or the regional associations listed below.

For information dealing with a specific species address the respective association listed below.

For information on the general utilization of lumber address the National Lumber Manufacturers Association.

American Walnut Manufacturers Association.....	Chicago, Ill.
American Walnut.	
Appalachian Hardwood Manufacturers, Inc.....	Cincinnati, O.
Appalachian Ash, Basswood, Beech, Birch, Butternut, Chestnut, Cherry, Elm, Hickory, Maple, Yellow Poplar, Red Oak, White Oak, Walnut.	
California Redwood Association.....	San Francisco, Cal.
California Redwood.	
Mahogany Association, Inc.....	Chicago, Ill.
Mahogany.	
Maple Flooring Manufacturers Association.....	Chicago, Ill.
Maple, Beech and Birch Flooring.	
Northeastern Lumber Manufacturers Association.....	New York, N. Y.
Northern White Pine, Norway Pine, Eastern Spruce, Balsam Fir, Northern Hardwoods.	
Northern Hemlock and Hardwood Manufacturers Association.....	Oshkosh, Wis.
Hemlock, Birch, Maple, Basswood, Elm, Ash, Beech, Tamarack, White Pine.	
Northern Pine Manufacturers Association.....	Minneapolis, Minn.
Northern White Pine, Norway Pine, Eastern Spruce, Tamarack.	
Southern Cypress Manufacturers Association.....	Jacksonville, Fla.
Tidewater Red Cypress.	
Southern Hardwood Producers, Inc.....	Memphis, Tenn.
Ash, Basswood, Beech, Cypress (yellow), Cottonwood, Elm, Gum (black), Gum (red and sap), Hackberry Hickory, Maple (soft), Magnolia, Oak (white), Oak (red), Poplar, Pecan, Persimmon, Sycamore, Tupelo, Willow.	
Southern Pine Association.....	New Orleans, La.
Longleaf and Shortleaf Southern Pine.	
West Coast Lumbermen's Association.....	Seattle, Wash.
Douglas Fir, West Coast Hemlock, Sitka Spruce, Western Red Cedar, Port Orford Cedar.	
Western Pine Association.....	Portland, Ore.
Ponderosa Pine, Idaho White Pine, Sugar Pine, Larch, Douglas Fir, White Fir, Engelmann Spruce, Red Cedar, Incense Cedar.	
The Veneer Association.....	Chicago, Ill.

NATIONAL LUMBER MANUFACTURERS ASSOCIATION

1337 Connecticut Ave., Washington, D. C.

FIELD OFFICES

CHICAGO

MINNEAPOLIS

NEW ORLEANS

SAN FRANCISCO

COOPERATING ORGANIZATIONS

Douglas Fir Plywood Association.....	Tacoma, Wash.
National Hardwood Lumber Association.....	Chicago, Ill.
National-American Wholesale Lumber Association.....	New York, N. Y.
National Retail Lumber Dealers Association.....	Washington, D. C.
National Association of Commission Lumber Salesmen.....	Cleveland, O.
National Door Manufacturers Association.....	Chicago, Ill.
National Association of Hardwood Wholesalers.....	Chicago, Ill.
National Wholesale Lumber Distributing Yard Association.....	Baltimore, Md.
Red Cedar Shingle Bureau.....	Seattle, Wash.

INSULATION

AN average 40% saving in your annual heating costs—comfort when the cold wind blows in winter and when the sun beats down in summer—defiance of the weather! All these are yours, even in the small home, if you truly understand (and provide for) proper insulation. Moreover, *they are yours at no ultimate cost and a very small temporary investment.* The real explanation of insulation, when the technical terms are eliminated, is so simple that any layman can and should understand it. The *arithmetic* of insulation is just as comprehensible; so we will omit technicalities and explain to you in simple, understandable language, first, *what constitutes insulation*, and, second, *the arithmetic of insulation*.

Insulation really means putting a blanket on your house and doing your best to protect exterior openings, such as windows and doors. What you are really trying to do (and can do successfully) is to keep out cold in winter and, to a reasonable degree, keep out radiant heat of the sun in summer. In other words, you are going to

build a blanket into the exterior walls and roof—and protect the exterior openings from infiltration of cold (drafts to you). You are also trying to prevent the loss of heated air which you have already assumed the cost of heating. Technicians know that normally about 40% of cold infiltration comes through the windows and about 60% can be controlled by proper structural insulation. Let's take the 60% problem first and not neglect the 40% phase.

Structural insula-

**40%
SAVINGS
ON HEATING**

structural floor members. (2)—*Flexible Insulations*, often known as blankets or quilts, are made from mineral wool, wood fibre, and animal hair which are usually fire-, moisture-, and vermin-resistant. These matted or felted fibres are generally encased between sheets of heavy building paper and stitched or cemented together. Thus, they may be installed by tucking between studs, joists or rafters, and nailing thereto. (3)—*Fill Insulations*, usually come in "batts" of the same general composition as flexible insulations and may be conveniently placed between studs and joists. These batts are really "pieces of blanket" made up of mineral wool with waterproof building paper on both sides. They are bought from 2" to 4" in thickness and placed between the structural members of walls, floors and

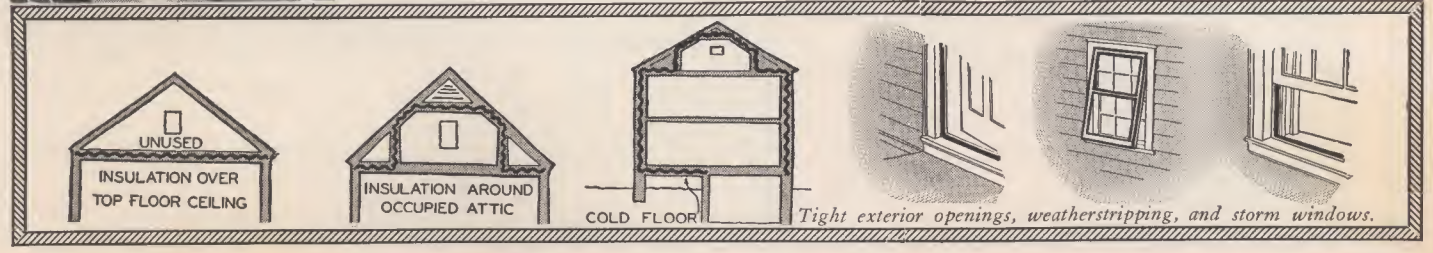
(Continued on next page)

INSULATION ON PARADE



tion provides the "blanket." There are four basic types of insulation. These are: (1)—*The Rigid Board Type*, sometimes called Insulating Board, which is manufactured of vegetable fibres, principally wood or sugar cane. These boards are literally sheathing "lumber" coming in panels which can be nailed on the outside or inside of exterior walls and on

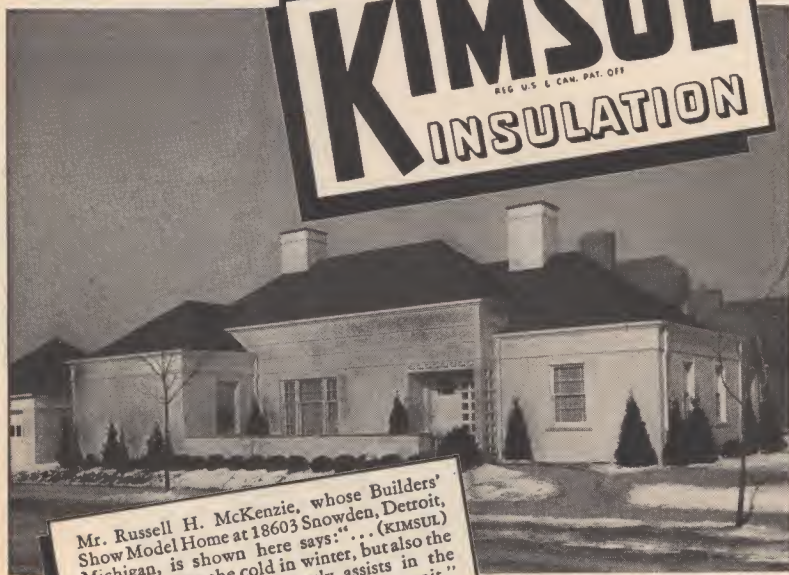
WHERE TO PUT INSULATION



Insulate your home with *low-cost*

KIMSUL

INSULATION



Mr. Russell H. McKenzie, whose Builders' Show Model Home at 18603 Snowden, Detroit, Michigan, is shown here says: "... (KIMSUL) not only resists the cold in winter, but also the heat in summer ... it greatly assists in the economical use of our air conditioning unit."

Photo courtesy of
Manning Brothers, Inc., Detroit

Recommended by Authorities for Greater Comfort ... Winter and Summer!

● KIMSUL's* superiority to many other insulation materials has resulted in its use in motor busses, streamlined trains, automobiles, motor coaches, refrigerators. The same advantages which made KIMSUL the choice of industrial engineers, make it one of the most desirable insulations for your home, also!

Amazingly Efficient and Lasting!


KIMSUL has a remarkable heat stopping power because it is made of wood fibres, one of the most efficient insulating materials known. To make KIMSUL lasting, these wood fibres are fortified with asphalt, then chemically treated. When properly installed, KIMSUL will stay "put" ... won't sag or pack down inside the walls. Amazingly light in weight, KIMSUL adds no undue stress to supporting structure. It is highly resistant to both fire and moisture.

Investigate KIMSUL Today!

The low cost of KIMSUL is usually soon repaid in savings on fuel bills. Thus from the outset, you will not only enjoy long years of lower cost heating, but also cozy warmth in winter, pleasant coolness in summer. Why not investigate KIMSUL today!

MAIL COUPON TODAY FOR COMPLETE INFORMATION ABOUT KIMSUL

*Reg. U. S. and Can. Pat. Off.



**COMPARE!
and you'll
choose
KIMSUL**

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Quickly, Easily Installed



Attached to top plate with
lath and nails ...



Exactly fits standard stud
spacing ...



Nailed at bottom and cut off
— that's all! Strong rows of
stitching keep KIMSUL perma-
nently in place.

roof. Sometimes granular or powder types of fill insulations are "poured" or "blown" between the structural members. Fill insulation also comes in the form of loose wool (mineral or wood) which may be packed between studs or joists or blown in place. (4)—*Reflective Type*. Such insulation consists of bright metallic foil or sheets (steel or aluminum). Bright foil is cemented onto a sheet of paper or sometimes a wallboard. Reflective metal sheets are nailed in place between studs.

Protecting Window and Door Openings

The 40% infiltration and heat loss normally chargeable to unprotected exterior openings may be largely eliminated. As far as exterior doors are concerned they are usually sufficiently heavy and weatherproof so that only proper weatherstripping is needed. With windows come complications. First, be sure you buy good windows made by dependable manufacturers — windows which will not shrink and ultimately allow the passage of drafts. Second, windows should be properly weatherstripped—which any contractor understands and can provide for but you must insist on it. In the colder climates, double-glazed windows may be had—all panes consisting actually of two sheets of glass with an air space between (which in itself is one of the best insulations). See Window Section on Page 45.

The Arithmetic of Insulation

This is simple. You are building a \$4,000 house, but you want it completely and properly insulated. You want the exterior walls and roof blanketed against infiltration of cold (or heat in the summer) and against heat losses. You want your doors and windows similarly protected. We have told you briefly how this is done. To have it done might cost you as much as \$400 extra, but you don't have to pay for it. The appraiser for your mortgage loan (whether it be FHA, a building and loan association, or other source) will include all these insulation improvements as part of your loan. Therefore, as you usually pay only a 10% down payment you will only be paying 10% of this added cost for insulation, or \$40. But your savings actually begin as soon as you move into the house. Your savings on heating costs alone will more than pay for the extra charge of a few dollars a year on your amortizing mortgage. In fact, they will even repay your small investment within a short period.

So the theory of insulation is correct—leading manufacturers supply all necessary products and the ultimate cost is nothing. Therefore, any home builder who neglects this major precaution is almost wilfully neglecting his own and his family's comfort for years to come.

W I N D O W S



THERE are certain structural parts and types of equipment in any home which definitely represent a *lifetime investment*. Lifetime investments are those parts of a house which can be replaced only with great difficulty and consequently great expense. Practically all mechanical equipment is a lifetime investment—so is the roofing, plumbing—pipes must be of a permanently rust-free metal because it would cost a small fortune to replace piping.

There is a very logical and important consideration for home builders in connection with these "lifetime" investments. Naturally the better materials and equipment cost somewhat more in the original investment but under the present-day system of financing this cost is only a small percentage of the apparent total additional cost.

As a matter of fact let us assume that one of these "lifetime" investments costs \$50.00 more if the best of long-life materials and equipment are used. The actual additional cost to the home builder is really only 10% of this amount because he only pays this percentage as a down pay-



Modern steel casement window.

ment—mortgage financing pays for the rest. Therefore, if by the use of the better product replacement costs are eliminated and maintenance costs decreased, the savings will work out so that the home builder never pays more than the original 10% or \$5.00 in this case.

This fundamental truth is realized by very few home builders. In no case does the argument better apply than in the case of windows. They certainly represent a *lifetime investment*, because to tear out and replace window frames due to unsatisfactory performance would be very expensive indeed. Add to this the fact that if windows are well constructed and well installed drafts and infiltration will be largely eliminated, thus providing a very noticeable saving in heating costs each year—a saving which will soon repay the small percentage of the additional cost as compared to inferior installations. For example, on the average small home an expenditure of perhaps \$50.00 over the average would give windows with permanently satisfactory performance. On the basis of the previous argument this would really be a



BEAUTIFY YOUR NEW HOME WITH THESE BETTER STEEL WINDOWS THAT COST LESS

They're here—the new Fenestra Package Windows—to add double distinction to your new home (beauty both inside and outside). And new comforts—see six unique advantages sketched at right. And new durability—the combination of Bonderized Steel Casement (protected against rust) with "everlasting" Redwood. And new savings—first cost is amazingly low; installation cost is negligible, because window is delivered to builder as a **COMPLETE UNIT**: Steel Casement is already glazed, wood cased, outside wood trimmed, with all hardware attached; even inside wood trim is supplied if desired. Unit is installed in a jiffy, with hammer and nails only... This beautiful, modern, low-cost unit is the big window buy of the year.

We have prepared a specification sheet showing the engineered Fenestra recommendations for each of the 12 small homes featured in the Design Section of this Year Book. It will be sent **FREE** together with the Fenestra Package Window Catalog. Use the coupon.



**BETTER LIGHT
LARGER GLASS AREAS**



**BETTER VENTILATION
FROM 3 DIRECTIONS**



**EASY OPENING
NO STICKING**



**EASY WASHING
FROM INSIDE**



**SCREENED IN A
JIFFY—SAFELY**



**STORM SASH
COSTS LITTLE**

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- ☐ Please send me the **FREE Fenestra Package Window Catalog**.
☐ Please send me the **Specification Sheet** for the 12 Year-Book Houses appearing on pages 19 to 24.

My Builder's Name is _____
Name _____
Address _____
City _____ State _____

matter of only \$5.00 additional investment at the time the windows are installed.

Few people realize the importance of windows in the home yet they are one of the irreplaceable essentials that must be bought for the lifetime of the house. Windows, unlike any other permanent parts of the home, are both mechanical and architectural. Aside from the appearance factor, when windows turn out to be unsatisfactory to the owner this fact is invariably chargeable to poor original construction, bad installation, and particularly faulty mechanical operation. Often in a very short period of years windows warp or loosen up to allow bad drafts and often expensive heat leakage. Again, they may become hard to operate, swelling and sticking, or rattling loosely and permitting drafts.

The arrangement and functioning of your windows largely determines the plan of the home. Exterior and interior design are primarily influenced by the grouping of windows. The placement of furniture in any room is controlled largely by fenestration. Therefore windows must be watched carefully in original planning—but they must also be just as carefully purchased and installed.

Types of Windows

Practically all readers are familiar with the fact that for the average home there are two basic styles of windows, which are often used in combination. These are *double hung* windows, in which the upper and lower sash move up and down, and *casement* windows which swing on side hinges like doors or are pivoted for opening and closing. A recent development is the horizontal sliding window. The sashes slide past one another in fixed tracks like dou-

ble-hung windows. Sometimes casement windows are used throughout the house—hold—sometimes some part of the lower floor only, depending on the architectural style and, in many instances, on the desire of the owner.

Most double hung and casement windows for many years have been constructed with wooden frames and sash (the sash being that part of the window which moves within the frame). In comparatively recent years window frames and sash have been constructed of metal, steel, aluminum or bronze—for the most part steel. A new development is "package" steel window. In the case of the small home this has been particularly true in relation to casement windows.

Therefore the prospective home builder, after having made his determination as to the architectural types of his windows, faces the choice between wood and steel. Both have very distinct advantages and the editor sees no need of expressing a basic choice because both are good if they are the products of nationally known manufacturers. Obviously the important factor in choosing windows is to be certain that they be well designed and constructed with proper provisions for good mechanical operation, with particular attention to the use of good window hardware. Obviously, not all wood windows are good windows because wood can warp and its appearance can be deceiving. But neither are all steel windows good windows because steel, too, can distort and may be subject to poor construction.

The real answer for the layman in choosing his windows is first to realize the tremendous importance of this lifetime investment. Accordingly his investigations should include the sound advice of the building material dealer and a dependable contractor. Leading window manufacturers have extremely interesting literature and this should be studied with an eye toward logical claims. Such investigation should most carefully be pursued when casement windows are under consideration.

Window Auxiliaries

Windows are a very important part of your insulation problems. These openings, as other exterior openings, should be carefully weatherstripped and provision made for eliminating drafts by selecting well-constructed frames and sash. For very cold climates *double glazed* windows are desirable. Investigate the modern sash balances where long-life springs replace the old system of weights and pulleys. Study the latest developments in screens particularly for casement windows. You may be sure that the good manufacturer has so designed his product that most window troubles are practically eliminated. Hardware too is important, particularly casement window operators. Always buy better windows that actually cost very little more in the down payment, for no lifetime investment is more worthwhile protecting.

You should always take the opportunity to actually examine windows before you make the selection for your home. Naturally we do not expect the layman to possess technical knowledge, but there are points about windows which he can readily understand. In the first place there is the question of *appearance*. After all windows form an important part of the exterior in which your home is to be dressed.

It is also highly important for you to examine the *operation* of your windows—particularly casement windows. After all you have to work them daily, so make certain that they operate smoothly, open conveniently, and are easily accessible for cleaning. Remember, too, that you will have accessories such as screens, shades, draperies and possibly awnings. See that they can be located without interfering with window operation and maintenance.

NEW

SASH BALANCE and WEATHERSTRIP COMBINED



Eliminate pulleys, weights, and cords that break, with this indestructible spring balance which weatherstrips the sash and prevents rattling. Saves price of costly box frames, adds more glass area and provides efficient weatherstripped control.

MASTER Patented No-Draft Sash Balance, proven in many thousands of installations is the modern way to hang windows. Simple installation (just two grooves in each sash), accurate control, fits any size window. Re-equips old windows like new.

Save your money HERE in new building or remodeling. Send coupon for complete information—today.

SAVES UP TO \$1.00 PER WINDOW



SIMPLE INSTALLATION

① Eliminates broken cords, rusty pulleys—expensive weights.

② Eliminates rattling windows—weatherstrips each sash.

③ Easy sash control and adjustment for any size window.

MAIL TODAY

Master Metal Strip Service Co.
1726 N. Kilbourn Ave., Chicago, Ill.

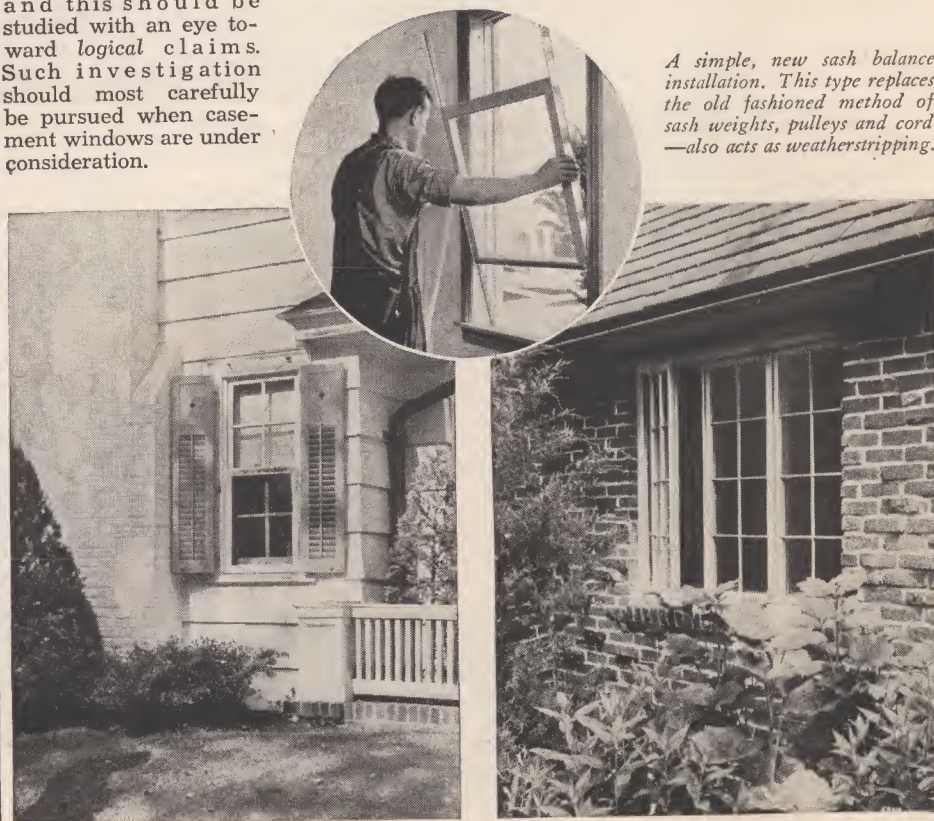
Gentlemen:

I am interested in your new Sash Balance. Please send me complete information.

NAME _____

ADDRESS _____

TOWN _____



A simple, new sash balance installation. This type replaces the old fashioned method of sash weights, pulleys and cord—also acts as weatherstripping.

Wood window frame and sash are very satisfactory if the original construction is good. Above are shown two types—the double hung window on the left and a wood casement window on the right.

OF all the materials and equipment that go into a home, it would be difficult to think of any which are as consistently used and seen as hardware. The selection of the right hardware for your style of home will not only add to its beauty, but give life-time endurance. Your architect or dealer can help you, but probably the most satisfactory guides are booklets or semi-catalogs from the leading manufacturers who have made a thorough research in the proper design and practical application. Such literature is written and designed from the consumer standpoint, and is most helpful.

If you are buying a home already built, be sure to check the hardware, as quality hardware is one of the best indications of quality building.

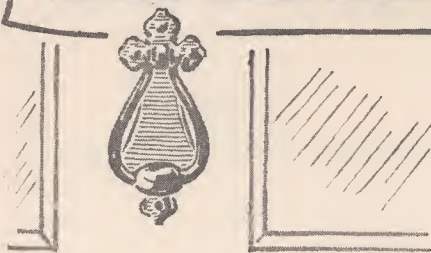
Certainly there is nothing more annoying in a home than windows which are difficult to open, doors that sag on their hinges, latches that won't stay latched, and locks that any intruder could unlock with an ordinary skeleton key.

A Check List for You

Here are a few pointers for you to use in the selection of hardware for your home:

1. Does the hardware match the architectural design of the home?
It should be in pleasing proportionate

HARDWARE



size and weight, and blend into the architectural style as a whole.

2. Is your main entrance a friendly doorway?

Here a guest comes into contact with the details of your home for the first time, and the doorway says welcome before you do.

3. Are all of your exterior doors, including your garage door, equipped with cylinder locks?

Cylinder locks have flat keys and offer maximum security and convenience in that they can be keyed alike so that one small key will open all exterior doors.

4. Does the interior hardware match? Naturally it should match the exterior and thus follow through as a definite part of the scheme of decoration.

5. Does every door have three hinges? The third hinge on a door directly op-

posite the lock is a safeguard against warping, and the lighter the door the more necessary this third hinge is.

6. Do you have chrome plated hardware in your bathroom and kitchen?

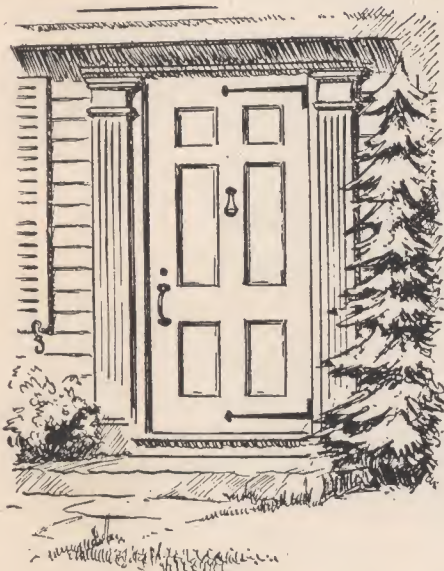
Your plumbing fixtures are chrome plated, and your hardware should match so that all metal fixtures will maintain their sparkling appearance indefinitely.

Careful attention to your hardware while planning a home is a definite step toward complete satisfaction and pride of home ownership.

The Cost

Cheap hardware costs about one-third less than good hardware. Replacements are very costly from a labor standpoint. Good building practice dictates that two per cent of the cost of the home should be set aside for hardware. Hardware is usually expected to last the lifetime of your home without replacement. Therefore, we suggest that you give to it the time and consideration that it deserves. Besides, it is a good investment if from no other angle than that of the resale value of your home. Some day you may sell.

LET MCKINNEY HELP YOU SELECT the HARDWARE for YOUR HOME



The Friendly Doorway
of the Cap'n Allen House shown on page 20
Illustrating Correct Hardware

MCKINNEY MANUFACTURING COMPANY
PITTSBURGH, PA.

Let our style authority, Ellen Foley, advise you regarding hardware especially designed and best suited for the home you are going to build. If you plan to build one of the twelve houses shown on pages 19 to 24, we have a special booklet for you giving all details and approximate cost.



ELLEN FOLEY

McKinney Manufacturing Company, Pittsburgh, Pennsylvania

Please send me a copy of "How to Select Hardware."

Name.....

Address.....

Architectural Style.....

75

YEARS OF DESIGNING AND MANUFACTURING GOOD HARDWARE

*Plan Your
FIREPLACE
as Carefully as You
PLAN YOUR HOUSE!*

Find Out Now About the
HEATILATOR
Fireplace



- CIRCULATES HEAT
- WILL NOT SMOKE
- CUTS HEATING COSTS

Your fireplace will last as long as the house, so plan it carefully. And protect the future value of your house by building a modern fireplace. Ask your dealer today to show you a HEATILATOR FIREPLACE, the new-type fireplace that uses a new heating principle—entirely different from old-fashioned fireplaces.

The Heatilator Fireplace circulates heat—actually warms every corner of the room and even adjoining rooms. It cuts heating costs spring and fall . . . solves the heating problem in basement rooms . . . and it makes camps usable weeks longer.

PROVED ALL OVER AMERICA

Your fireplace is a long-term investment. Because it is, you should make certain that you can always rely on it. The Heatilator Fireplace has been proved for more than a decade in thousands of homes and camps. It's the perfected result of years of engineering study and development—simple, reliable, practical in every detail.

WILL NOT SMOKE

The Heatilator is a double-walled chamber of thick steel. Concealed by the masonry, it serves as a form around which any style of fireplace is correctly built. It eliminates common faults of design that cause many fireplaces to smoke . . . simplifies construction . . . saves materials. Adds but little to cost of fireplace. See it at your lumber or building supply dealer today, or mail the coupon below.

FREE INSTALLATION DATA

Heatilator installation data for the small homes shown on pages 19 to 24 will be sent to you free on request together with complete Heatilator information. Just fill out the coupon below for this special service.

HEATILATOR COMPANY
545 E. Brighton Ave.,
Syracuse, N. Y.

Please send me complete Heatilator information and special recommendation for House No.

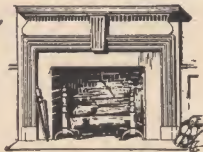
Name.....

Street

City.....State.....

HEATILATOR Fireplace

FIREPLACE



FROM the earliest dawn of civilization, the open fireplace has played an important part in human life. Primitive men in their caves huddled around a crude heap of crackling flames. Later it warmed log cabins in the lonely wildernesses of the New World. Even today, the open fireplace remains the center of the home around which family and friends gather to enjoy their leisure hours.

Nothing can take the place of a brightly burning fire on the hearth. Nothing can supplant the decorative note, or focal point for decoration afforded by a well designed fireplace and mantel. It is practically impossible for a room to overcome a poor selection of the fireplace. It should be considered

as an integral part of the decoration and furnishing of the house.

Manufacturers today have made authentic reproductions of all the best architectural examples of the various period fireplace designs. You can see excellent wood mantels at a local mill-work or lumber yard . . . or write to the manufacturers for their catalogs.

To assure the comfort and enjoyment of your fireplace—that it is going to warm the room, you should consider the use of a metal fireplace unit which is designed to give maximum heat and efficiency. It circulates the heat so that the whole room is comfortable. Also grilles can be put in the wall of adjoining rooms so that these rooms are heated too. This solves a lot of problems for taking the chill out of the house when it is too early for the furnace. It makes summer cabins usable weeks longer in fall and winter.



One of the more delightful modern trends is the use of plate glass mirrors for fireplaces—not just over the mantel, but on each side. It doubles the size of a room and adds a gay smartness well nigh impossible to achieve in any other fashion. Colored plate in blue, peach or golden tones can further enhance the beauty of the decorative scheme.

The fireplace of this typical American home actually invites you to pull up a chair and "make yourself at home." Bookcases on either side add to the width and give a nice balance. Cabinet below is for wood supply. A small throw rug in front of the fireplace gives a touch of color and saves the carpet underneath.



WIRING

Your Own Home Wiring Questionnaire

Ask Yourself These Questions

If You Want Lastingly Serviceable Wiring

YOU can easily work out a plan for adequate home wiring if you ask yourself these questions—and if you are careful to follow all the requirements in the answers. *What is adequate wiring?*
ANS.: A home wiring installation that includes: (1) enough branch circuits of large enough wire to carry electricity economically at full force to each lamp and appliance; (2) enough duplex convenience outlets, special purpose outlets and lighting outlets and switches, properly located, to serve all normal needs for the "life-time" of the house. (Additional information will be found on the next page.)

EXTERIOR LIGHTING. The house entrance needs either a good overhead light or a pair of lights according to architectural design and controlled by a wall switch just inside. Illuminated house numbers are very desirable and easily installed. Any other entrance needs its own light with switch control indoors. Exterior garage lighting should be controlled from both garage and house.

SMOOTH and economical home management today depends more upon house wiring than you might suppose. When wiring is inadequate, electrical service develops many unsatisfactions in use and even wastes money sadly. Fortunately, national standards of home wiring adequacy have been interpreted so that every householder can follow them. They recommend enough wire capacity, convenience outlets, lighting outlets and switches for any size or type of home. The householder can follow personal preferences in choosing between the latest type of fuse or circuit breaker panels—or in deciding how usefully the new outlet strip may serve the housekeeping plan. Another device that is increasingly popular is the "split-wired receptacle" which connects a wall switch to only one outlet on a duplex plate so that the radio, clock or vacuum cleaner may be used without turning on lamps.

HOW CAN I BE SURE MY HOME HAS ENOUGH CONVENIENCE OUTLETS?

ANS.: Follow these rules: (1) In the living room, reception hall, bedrooms, sun room or enclosed porches, be sure that no point along an unbroken floor line is more than 6 ft. from an outlet in that wall space—and be sure that there is at least one in every usable wall space 3 ft. or more in length at the floor line. (2) Be sure that there is at least one duplex convenience outlet in any hall over 10 ft. long. (3) In dining room or dining space, be sure that there is a duplex convenience outlet wherever a buffet or serving table may be placed—and be sure that there is at least one outlet to serve a table that may touch the wall. Most dining rooms or dinettes require at least two. (4) Be sure your bathroom has a duplex outlet convenient to the basin but not near the tub. (5) Be sure that there is a duplex outlet at convenient height adjacent to each work center in kitchen, pantry and laundry space—plus the required type of outlet for refrigerator, clock, ventilator fan or any electrical equipment you may wish to install now or later. Pendant type of outlet is best for washing machine. (6) Be sure that you have at least one duplex convenience outlet in the basement, one in the attic and one at the head-end of each car space in the garage. (7) And lastly, weather-proof convenience outlets—one for each 15 ft. of house wall along porches, terraces, patios—one near the entrance for decorative lighting.

HOW CAN I PLAN MODERN LIGHTING WITH ENOUGH SWITCHES?

ANS.: You will need an outlet for a central ceiling fixture in the living room, each bedroom, reception hall, dining room (or space), kitchen and sun room or enclosed porch. If you prefer portable lamps in living room, porch or sun room, some of the convenience outlets will need to be controlled by a wall switch near the door. If you include wall brackets, they require their own switch near the door. In each room where commonly used doorways are more than 10 ft. apart, wall switches for multiple control of the room's chief lighting unit will be required (on the latch side of each doorway). Each work center in kitchen, pantry or laundry space requires a supplementary lighting unit with its own switch—unless the ceiling light gives direct illumination without shadows. Each bathroom should have bracket lamps, one on each side of the mirror, and a ceiling light if the floor area is more than 60 sq. ft. The wall switch belongs to the latch side of the doorway. Halls and stairways require at least one lighting unit at the head and foot of each stairway, with switch control of each light from

both levels. A light at the head of the attic stairs needs only a switch (with pilot light) at the foot; a similar switch at the head of the basement stairs will conveniently control the necessary light at the foot. Closets which are not well lit from within the room each require a rigid fixture, if more than 3 ft. deep or with 10 sq. ft. of floor area; pull switch or automatic door switch will serve. One ceiling light with convenient switch control is needed for each car space in the garage.

HOW CAN I PLAN ENOUGH BRANCH CIRCUITS TO SERVE ALL MY HOME WIRING NEEDS?

ANS.: You will need a lighting branch circuit for each 500 sq. ft. of finished floor area in your home. You will also need an appliance branch circuit of larger wire (no smaller than No. 12) to serve convenience outlets in kitchen, pantry and dining room. If the laundry is in a separate room, you will need another appliance circuit to serve laundry convenience outlets. (Note: Lighting outlets should not be connected to appliance circuits.) If you think you may plan to install an electric range, water heater, oil burner or stoker now or in the future, you will avoid extra expense later if you install a special purpose circuit for each.

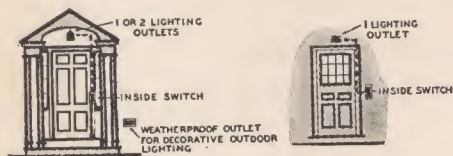
USE THIS TABLE AS YOUR CHECK LIST

SYMBOLS	ROOMS	LIVING ROOM	DINING ROOM	KITCHEN	DINETTE	HALL	STAIRWAY	BEDROOM	BEDROOM	BEDROOM	CLOSETS	BATHROOM	ENTRANCES	PORCH	ATTIC	CELLAR	LAUNDRY	GARAGE
	OUTLETS AND SWITCHES																	
○	CEILING OUTLET																	
○	WALL OUTLET																	
⊕	CONVENIENCE OUTLET																	
⊙	FLOOR OUTLET																	
⊕	RANGE OUTLET																	
⊕	SPECIAL PURPOSE OUTLET																	
\$	LIGHTING SWITCH																	
\$	MULTIPLE CONTROL SWITCH																	
\$	SWITCH & PILOT																	
⊕	CLOCK OUTLET																	
⊕	RADIO OUTLET																	

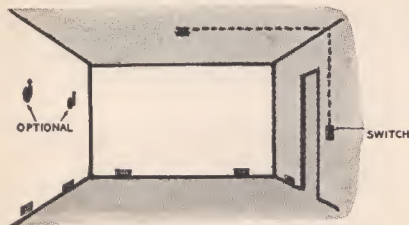
Your Own Home Wiring Questionnaire (continued)

WHERE SHOULD I PLAN TO LOCATE OUTLETS?

Ans: The location of lighting and convenience outlets is extremely important and should be planned for the greatest ease of use. These diagrams demonstrate how easy it is to apply the rules-of-thumb on the preceding page.

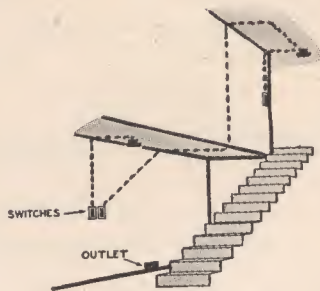


Entrance Doors are provided with lighting for safety when these requirements are met.

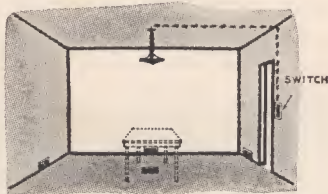


Living Room, Recreation Room and Bedrooms which are low-ceilinged or more than 400 sq. ft. in area need more than one ceiling unit, if main source of lighting is from above. Base outlets are more convenient to use if they are located toward

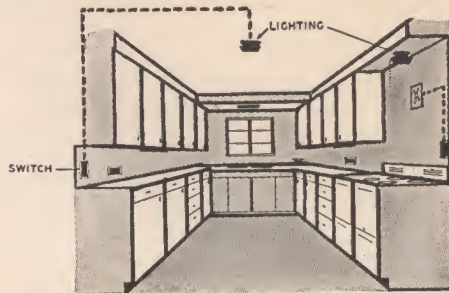
each end of any usable wall space of any very great length.



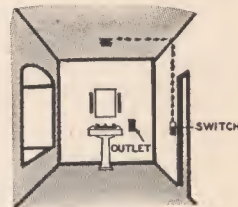
Halls and Stairways are not safe unless there is a lighting unit at the head and foot of each stairway, three-way switches to control each light from both levels—excepting in the case of attic and basement stairs, each of which needs a switch (with pilot) to throw light ahead before entering the stairway from the living quarters. Convenience outlets should be located in halls wherever portable lamps may be required and for the handy attachment of the vacuum cleaner.



Dining Room requirements are easily met with a very few outlets if they are properly located as illustrated in this diagram. (See illustration just preceding.)



Kitchen and Pantry. This diagram demonstrates a complete application of the requirements set forth on the preceding page. (See Kitchen Planning, page 60.)



Bathrooms. This is the standard minimum arrangement of outlets and switch for bathrooms over 60 sq. ft. in area. Smaller rooms do not require the ceiling light. (See Bathroom Planning, page 58.)

Your Home

DESERVES THIS
CONVENIENCE and PROTECTION

SQUARE D MULTI-BREAKER

eliminates fuses at
surprisingly little cost!

● At negligible cost you can do away with fuses and the annoyance of replacing them. How? With the Square D Multi-breaker.

When a short circuit or overload occurs, the Multi-breaker cuts off the circuit automatically. A simple movement of the lever restores current unless danger still exists.

How much does this modern convenience cost? About \$11.00 for the average home. And your first cost is your last. Ask your electrical contractor for details. Or write us for a copy of "Electricity in Your Home."



SMALL HOME YEAR BOOK READERS!
Send for illustrated specification sheets showing the ideal Multi-breaker installation for each of the 12 homes featured in the Year Book. Just say "Specification Sheets, please". . . and tell us the number of the house or houses in which you are interested.

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Equipment

GLOSSARY OF UNFAMILIAR TERMS IN THIS SECTION

As already explained in the foreword of the Construction Section the editor believes that a glossary (explanation of unusual terms or words used in any book or editorial article) should always appear in the *front* of a book instead of where it is usually found—at the back. It would seem that if we could read a definition of the unaccustomed words *first* comprehension would be easier as we read through the subject matter. In presenting this Equipment Section, every effort has been made to use only terms which will be thoroughly understandable to the average man (or woman). In spite of these precautions an occasional technical or trade word or phrase may creep in. So we asked a prospective home builder and his wife to read preliminary proofs of this Equipment Section—and we asked them to point out a few words or phrases which seemed unfamiliar. Here they are—to help you as you study the following pages of this broad subject. We hope that herein we have conveyed practical advice and taken some of the mystery out of present-day equipment for the small home. Following is a brief glossary of words and phrases which you may understand—but will be better for the understanding if you read the various articles under this subject heading. The definitions are not for technicians—but explanations for the layman's general understanding.

Air-tight joints. In plumbing—a joint tightly screwed up and protected with white lead to prevent leakage.

Anthracite. Hard coal, mineral coal of nearly pure carbon.

Automatic control. Action controlled by thermostatic or other non-manual device.

Automatic heat. Heating apparatus in which the feeding of fuel and regulation of drafts and temperatures is controlled by thermostatic clock-work which follows the desire of the owner in regard to the amount and time of heating requirements.

Bituminous. Popularly known as soft coal.

Ceramic. Covered with hard glaze, like pottery.

Circulatory. Forced as hot water through heating distribution system and returning to the boiler for reheating.

Condensed steam. This is the water which remains after steam has cooled.

Convectors or convection. The distribution of heat through pipes or ducts.

Ducts. Pipes for distributing the heated air from the furnace to rooms where it is desired.

Fan. Same as in the ordinary sense but often used in heating to help convection or air movement.

Filtration. The straining of water or other liquid to clear it of dirt or other foreign matter.

Fixtures. As a plumbing term—the major items of equipment such as bath tub, lavatory. Sometimes applied to major items of kitchen equipment.

Forced circulation. Where pumps are used to increase pressure or fans to aid convection.

Hot-air plant. A furnace with ducts or pipes. Air is heated and distributed throughout the house.

Hot-water heating. Where the fuel is used to heat water in a boiler. This water is then distributed through radiators to convey its heat to the rooms.

Infra-red rays. Heating rays—the special rays in the sun by which heat is transmitted.

Manufactured gas. Artificial gas derived usually from coal as in the ordinary gas plant.

Natural gas. This is usually formed in great pockets adjacent to oil and coal deposits. It is tapped and distributed through pipe systems like manufactured gas.

One-pipe steam system. A heating system where steam passes to radiators and returns in condensed form (as water) through the same pipe.

Pilot fire. A small flame usually of gas and kept constantly burning in oil heating plants (or kitchen ranges) to relight the main fuel supply.

Radiant heat. The opposite of convected heat. Like radiator heat it emanates from the heated metal and is carried by vibrations.

Steam heat. Water is heated in a boiler to make steam which is conveyed to radiators throughout the house. Somewhat similar to hot-water heating.

Stoker. Coal shoveler. An automatic stoker is a mechanical device which feeds coal to the furnace when it is needed.

Thermostat. An automatic apparatus connected with heat control for regulating temperature and timing in a heated house.

Utility. Used in the sense of a utility company. It ordinarily means the gas or electric company—also water and similar community services.

Vitreous china. A solid hard-baked material often employed for the making of plumbing fixtures and kitchen sinks.

Warm-air system. See definition of hot-air plant.

Washing of the air. In air conditioning, the passing of air in the heating system through water in order to rid it of dust and other foreign substances.

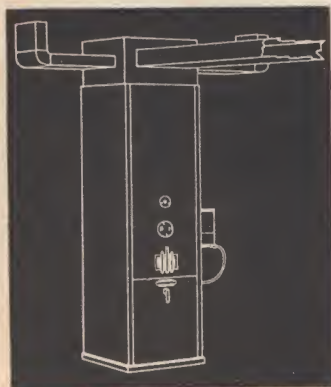
"This is the Finest SMALL-HOME FURNACE IN THE WORLD!"

➔ **and here are facts that prove it!**

- Low-priced
- Compact—only 20½ in. square
- Entirely Automatic in Operation
- Extremely Low Fuel Cost
- Complete Winter Air-Conditioning

When building a small home, the only way to get your money's worth out of your heating unit is to get a furnace that's *designed especially* for the small house. It should be a compact, low-cost unit that operates economically and does a complete heating job. A SUPERFEX "Space Saver" air-conditioning furnace is the perfect answer. Low cost SUPERFEX circulates, humidifies and filters the air in your home

while it heats. Because the fire never goes out, the heating system is never cold—never has to be reheated when a high fire is required. Some heat is always in circulation—assuring healthful, even heat all the time. What's more, during last year's severe winter many SUPERFEX users reported "lowest fuel bills we've ever had with any kind of heating plant."



SAVES VALUABLE SPACE!

SUPERFEX is so compact that it can be installed in a heater alcove no larger than a closet or in a basement corner. It saves valuable space that can be used in many other ways—perhaps enough for another room. But it's full-sized in heating ability—designed for 70,000 B.T.U.'s. Completely automatic... with room thermostat, blower controls, and draft regulator. The extra-heavy-duty blower helps cool the house in summer with circulating air.



BOTH Oil and Gas Burning **MODELS AVAILABLE**

SUPERFEX

Made by **PERFECTION STOVE COMPANY**
the world's largest makers of oil burning equipment for the home

**"Space Saver"
Air-Conditioning Furnace**



The Mark of Quality

REVOLUTIONARY OFFER!

We will send you, without charge, a complete detailed drawing of a SUPERFEX heating system installation for any of the 12 Feature Homes in this issue of Small Homes Yearbook. Plan includes list of materials for every nickel's worth of material needed—ducts, fittings, registers, etc. Also an estimate of one year's fuel consumption in the house you choose. Send the coupon!

PERFECTION STOVE COMPANY

7267 Platt Ave. • Cleveland, Ohio

Please send me the details described above for Feature Home No. _____

I want to use oil ☐ gas ☐ (check which)

NAME _____

STREET ADDRESS _____

CITY _____ STATE _____

HEATING

Heating Efficiently and Economically—Without Drudgery!

DREAMS OF AUTOMATIC HEATING BECOME REALITIES TODAY
FOR ANY KIND OF FUEL—AND EVEN THE SMALL POCKETBOOK.

WHAT is the preventative for "heating headache"? Before you make your decisions as to the type of fuel you will use and just what heating plant you will buy it is important for you to possess certain basic information. Regardless of the type of fuel to be used there are three different types of heat distribution systems. Such a system must be chosen well in advance of final plans because it contains factors which bear a direct relation to the design and construction of the house if the heating plant is to possess the desired efficiency.

It is obvious that the first step in solving the heating problem is to make sure that your house is well insulated. This means not only proper structural insulation but that windows should be tight and all exterior openings properly weatherstripped. In other words heating costs real money so there is no use of wasting heat or allowing the infiltration of cold air to increase your heating bills.

The three types of heat distribution systems are hot water, steam, and warm air. The three factors which affect the selection of the heating system are first, adequate capacity as related to the climatic conditions; second, climatic conditions; and third, the use of a locally economical fuel.

In a hot water heating system there is a circulation of hot water through radiators in the different rooms. Water is heated in a boiler that is the same as the boiler of a steam heating system.

Basically, the chief difference between steam and hot water heating is that in one water is boiled until steam is formed; the steam is then circulated through pipes to radiators in each room. In a hot water system, however, heated water is circulated in the pipes to the radiators.

Steam and hot water heating may be somewhat more expensive to install than the simplest of warm air systems, that is, the gravity type, but in a system comparable in all respects, there is likely to be very little if any difference in the original cost. Because of inherent features in steam and hot water systems, it is logical to expect that operation and maintenance costs will probably be lower over the years.

Steam is slightly less flexible in its



In the old days this would have been an ugly cellar. Today it is an attractive "rumpus" room.

use than hot water because it is impossible to obtain any heat until the water in the boiler has been brought to a boil. But steam will heat a room quicker than hot water because of the

higher temperature of the steam. With hot water, on the other hand, a high degree of flexibility is obtainable; and it is possible to obtain warmth from water of very little temperature. This of course, means that almost as soon as the water in the boiler starts to heat, it begins circulating to the radiators.

The one-pipe steam system is the most economical to install, and its final effectiveness depends on the proper sizing of pipes and the pitching of the mains and feeders to insure a return of condensed steam to the boiler. Air-tight joints and the addition of so-called vacuum valves will convert such a system into a one-pipe vapor system which will permit more even control of temperature. Ask your heating contractor!

Both hot water and steam systems

WINTER AIRCONDITIONING

by IRON FIREMAN now low as



This one compact unit contains steel furnace with airfoil heating sections; a built-in Iron Fireman coal stoker; filters; and circulating system.

\$389⁵⁰ plus freight and installation.
Low monthly terms.

The new Iron Fireman Winter Air conditioner will automatically heat—humidify—filter—and circulate the air in your home. The entire operation is "coal under thermostatic control," day and night. Notice in illustration at left that stoker-size coal flows from bin to fire. You need never even see the coal! The firebed of live coals creates a smoother, steadier flow of warmth than can be obtained by any "pop-on, pop-off" fuel. The firebed never goes out.

Built by the world's largest maker of automatic coal-firing equipment for homes, public buildings and industries.



IRON FIREMAN

AUTOMATIC COAL FIRING

Portland, Oregon Cleveland Toronto

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Also for free "Heating Prescriptions," fill in numbers of houses on pages 19-24 (or similar small homes). Mail to IRON FIREMAN Mfg. Co. 3384 W. 106th St., Cleveland, Ohio.

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Above is Toridheet's "package" unit. It comes to you complete in one crate. Very easy to install. For cottages, bungalows and smaller homes.

At right is the Toridheet unit next in size. For the larger small home.

Toridheet units heat with low-cost fuel oil... they filter, humidify and circulate properly-conditioned air—automatically.

Thousands of enthusiastic owners everywhere.

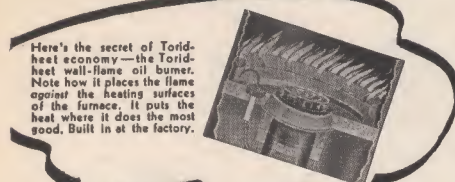
Why shovel coal? Why scurry up and down cellar steps in an attempt to keep pace with changes in weather? You have a right to enjoy automatic oil heat.

Install a Toridheet air conditioning furnace and never will you have to pamper a heating plant... never will you worry about heating costs.

Toridheet is clean... it's amazingly economical to operate... it's made specifically for small homes.

Save money. Investigate sensational Toridheet.

Don't delay. Send the coupon today.



Here's the secret of Toridheet economy—the Toridheet wall-flame oil burner. Note how it places the flame against the heating surfaces of the furnace. It puts the heat where it does the most good. Built in at the factory.

Toridheet

Oil Burners Air Conditioners Water Heaters
Boiler Units Furnaces

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have this in common—they cool slowly when the fire is checked; steam is slightly faster in cooling than water. But because they are both contained in a cast iron radiator which is slow to cool, this tends to retard the cooling off of the house and assures a more even temperature.

Radiator Systems Offer Advantages

In steam or hot water heating, radiators are used as the heating element in the room—these provide a combination of infra-red rays (radiant heat) and convection (circulatory) heating. In other words, radiators give heat by direct radiation—heat waves that are exactly the same as rays given off by the sun, and at the same time it conducts heat to the surrounding air which



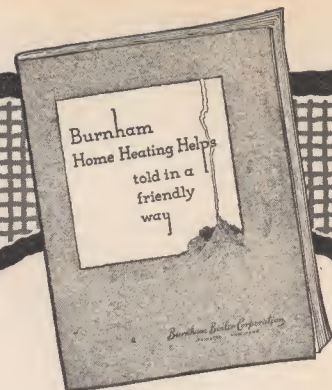
This space saving radiator heats by both radiation and convection. Cold air is drawn in through the lower grille in the unit, warmed, and sent out through the upper section.

is distributed by natural circulation or convection within the room.

Radiator systems usually cost a little more, but they have some important advantages. The air you breathe is never overheated and therefore is never "scorched." You get even heat in every room, no matter how the wind happens to be blowing, because the system is closed and unaffected by wind pressure. Radiators are installed under the windows to stop the cold drafts with a curtain of rising warm air. The infra-red rays of direct radiation are especially important because they give warmth in the floor areas to offset the tendency of warm air to rise to the ceiling. Radiator systems also have the advantage of providing low cost domestic hot water as part of the system.

In the early days of the radiator system of heating (steam and hot water) one argument against it was that radiators took up so much space that they obstructed the arrangement of furniture in the rooms.

This is no longer the case. Revolutionary changes in radiator design have evolved three smart modern types of radiators which do not disturb decoration.



Better Heating for Less Money

If you are in need of a boiler.
If you are building a home.
If you are remodeling your old one.
Then send for this free book called "Home Heating Helps." Nothing technical about it at all. Just a bit of friendly assistance to help you have better heating for less money. Has several pages of questions and answers, you'll find particularly valuable. Send for it. Use coupon, please.

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BURNHAM BOILER CORP.
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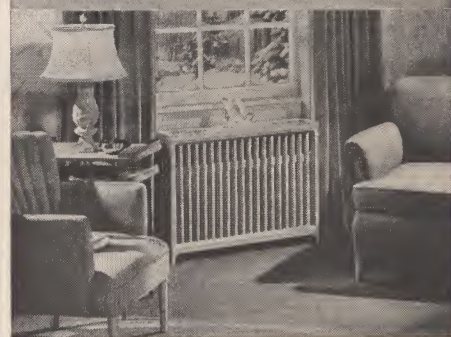
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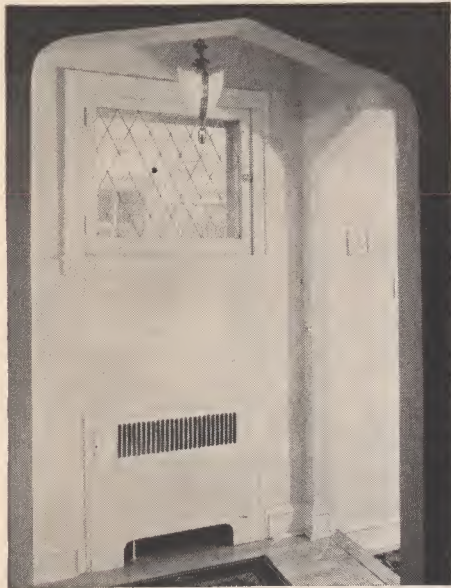
But You Really Pay No More!

It actually costs you no more for this better heating... because with ordinary care, Weil-McLain Radiant Comfort Heating "pays back dividends" in the form of savings in maintenance which more than offset the extra dollar you pay each month! Why not investigate?

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Offices in New York City, Erie, Pa., Michigan City, Ind., and distributors in over 75 cities.

WEIL-McLAIN
BOILERS and RADIATORS

On the one hand, manufacturers have imparted a streamlined appearance to the type of radiator which stands out in the room. The result is a graceful, slender unit with 40 per cent less bulk than the old-fashioned radiator.



Radiators so skillfully subdued that they neither clash with decoration nor interfere with movement.

Then there is the heating unit that can be completely concealed in the wall. These are more properly termed con-

vectors instead of radiators inasmuch as they give off their heat to the air which circulates around them and not by direct heat rays as in the case with the radiator.

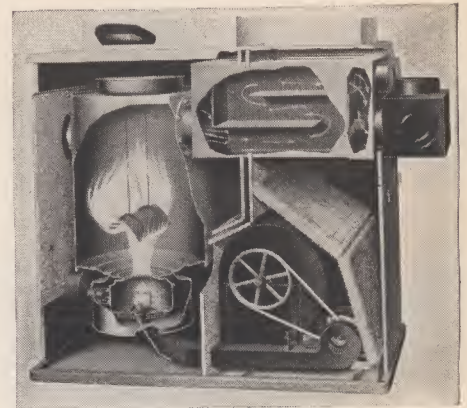
This difference between heating by radiation and convection accounts for the development of the third type of heating unit for use with steam and hot water plants. This is a unit which is placed in a recess in the wall, so that it is entirely out of the way yet it has a live front. This means the front of the radiator, being filled with hot water or steam, gives off radiant heat. In addition, the same unit also heats by convection like other in-the-wall types.

Warm Air Systems

The warm air furnace in its simplest form may be cheaper to install than either a steam or a hot water system; however, when it is desirable to obtain all the advantages which a warm air system has to offer, such as forced circulation, filtration, humidification and washing of the air, it is necessary to go to a more expensive type of system. Such a system includes a greater amount of ducts for carrying the warm air from the furnace to the room, and a more elaborate system of cold air return ducts which, of course, result in increased costs.

However, all these advantages are worth while and should be carefully

considered in the choice of your heating system. Warm air systems heat rapidly; ordinarily as soon as the fire is started, you can feel warm air from the register. Warm air heating, however, provides only convection current heating. Registers, of course, may be installed in the walls, leaving all the



A low priced modern heating plant gives complete air conditioning by automatically forcing filtered preheated air through vapor at the humidifier. Note the compactness of this complete unit.

floor area free for the placing of furniture. Because of the dependence of warm air heating on the free circulation of air, it is usually advisable to install registers on the inside walls. By so doing, the currents of warm air that

Now—Chrysler's Automatic AIRTEMP Quality Heat for \$350 a Year LESS than Hand-fired Heat!



SUMMER AND WINTER AIR CONDITIONING for LARGE and Small Homes!

Now say goodbye forever to furnace tending—and cut your fuel costs at the same time. Valuable FREE book (see coupon) *proves* that home owners are doing exactly that. You can, too, with Chrysler's AIRTEMP effortless Automatic Heat plus Winter Air Conditioning.

Be cool and comfortable next summer, too—and every summer from now on—because an Airtemp residence cooling unit with your winter air conditioner will give you year-round comfort. This extra comfort costs so little more that you should get all the facts before you build.

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Remember, when you build your new home, Chrysler's AIRTEMP can give you exactly the size and kind of heating system you need and want. And no matter what unit you select, it will

be backed by the same brilliant engineering, the same precision manufacturing methods that have made the name "Chrysler" famous throughout the whole world for its automotive products.

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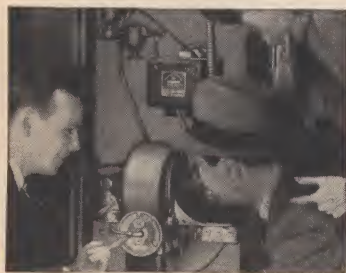
What's New in Furnaces?

SAVE MONEY

by reading Mueller's FREE BOOK, "The New Trend in Home Furnace Design." It tells how to avoid making disastrous mistakes when buying the heating plant for your new home.



In Your New Home you want the furnace that will best fit the needs of your local conditions and climate. You should see Mueller before selecting your furnace because Mueller manufactures equipment for all types of fuel—GAS, OIL, and COAL. Mueller is your most logical source of information.



OIL Mueller's Series "50" Oil-fired Air Conditioning Furnace provides modern heat for the modern home. It cleans, filters, humidifies and circulates the air within the home and provides the utmost in economical comfort. Equipped with the exclusive Mueller Pressure Atomizing burner, or Vaporizing burner the unit ends fuel waste. It is miserly with fuel but generous with warmth.

GAS Mueller's Series "SHP" Air Conditioning Furnace brings fully automatic heat and air conditioning in one compact unit. Smart, compact, economical, it is the ideal unit for the home with a basement, as well as the home without. It is de luxe economy for the modern home. Mueller also offers Flor-aire (floor furnace) for small homes, and Gas Era Boilers (steam and hot water) for residential use.



COAL Furnaces have been streamlined and modernized. Mueller's new coal furnace for stoker firing is self-cleaning, eliminates fly-ash accumulation. Also simplifies removal of clinkers. Mueller manufactures a complete line of cast iron and steel furnaces for stoker and hand firing. Mail coupon now for complete data.

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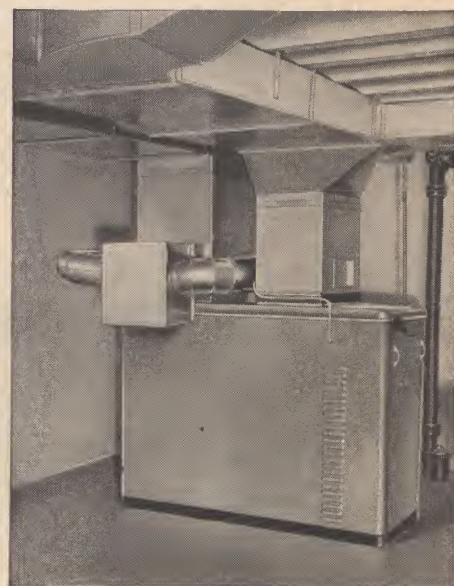
blow from the register are not affected by the infiltration of cold air through windows. In warm air heating, when the fire is checked or the fan is shut off, the air in the room begins to cool immediately.

The operation of all three types of heating systems is more efficient and more economical by the application of "forced circulation." In the case of hot water, the forcing is done by an electric pump. Circulation of a hot air plant is speeded up by an electric fan. The fan, of course, must be well insulated and cushioned or the plant will be noisy. In the case of steam heating plants, equally positive operation can be obtained by the use of newly introduced vacuum valves.

Mechanical circulation makes heating more efficient because it holds a uniform temperature in the coldest weather or on mild days. It is less costly in operation and it effects economies in the heating plant itself, because it permits smaller pipes, radiators, or ducts.

Three Principal Fuels

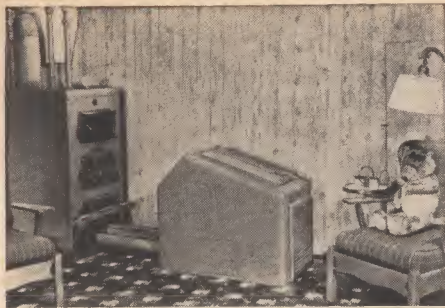
The principal fuels available in one way or another to all home builders include coal, oil, and gas. Most prospective home owners are acquainted with



The compact modern furnace provides conditioned heat automatically under thermostatic control and never needs any attention.

the fact that coal divides itself into four classifications varying in smokelessness, cost and heating value—namely, anthracite, semi-bituminous, bituminous and coke. The chosen type depends primarily on local supply and inquiries in your community will soon uncover the necessary facts. It is extremely important however to realize that today coal-burning equipment has gone modern, too. Automatic coal burners have been developed and perfected with stoking apparatus so that home owners can

MUELLER M MILWAUKEE
HEATING AND AIR CONDITIONING
COAL • OIL • GAS



This automatic coal burning stoker takes the dust and dirt out of coal firing and is placed in the recreation room.

figuratively time their furnaces from their easy chairs. Modern coal-burners (stokers) provide most of the conveniences and comforts of automatic heat, with the economies of coal firing. Complete equipment of this nature automatically feeds the coal from the storage bin and removes ashes to an outside depository as required.

The Day of Automatic Control

Automatic Heating is the answer to the home owner's demand for regulated temperatures and freedom from care, coal and ashes. It is necessary to realize that all three types of fuels and heat-producing operations can and should be under automatic control. (See Item on page 56.)

Considering the logical application of automatic heating it is necessary to place gas first on the list because it answers the home owner's demands best, if cost is not the primary factor. Gas furnaces and units for installation in an ordinary boiler are available. Regulation is easy—no storage space is required for fuel—the gas burner is completely silent at all times—and power interruptions need not put the apparatus out of service. The choice of gas for heating the small home must depend primarily on the price of the fuel locally. More and more the utility companies are establishing commercial rates which easily bring the operating cost at least as low as oil and, in some instances, as low as coal burning. Therefore, be sure to inquire about the local heating rate for gas (either manufactured or natural) if it is available in your new neighborhood.

Next on the list are the domestic oil burners of which there are scores available—all of which lend themselves very well to fully automatic control. Oil furnaces have a high laboratory rating, which is quite natural considering that the burner flame is scientifically placed and hot gases routed for best efficiency. It is important to realize, however, that there are at least six different grades of oil which vary among themselves in heating qualities. Again local inquiry will often help in your fuel decision—in general, it is said that heavier oil is more efficient than the lighter grades.

Automatic stokers using a cheap grade coal are popular and dependable when given a limited amount of attention. The exact performance claimed by manufacturers should be carefully analyzed and the standing of the manufacturer should also be seriously considered when his products involve guarantees. A thermostat on the wall of an upstairs room, through simple automatic control, governs every operation of the stoker. An automatic pilot fire control prevents the fire from going out during mild weather. A safety heat shut-off valve protects the boiler from overheating. The amount of draft is also automatically regulated.

Final selection of the heating system itself should depend on the advice of an expert who can tell which type of



This is all the work you have to do.

equipment is best suited to any particular case. It is well for you to study the subject generally, to send for manufacturers' literature, to visit showrooms and a reputable heating contractor.

AUTOMATIC HEATING CONTROL

From the previous information provided by the *Plumbing and Heating Industries Bureau* we quote:

"Automatic heating is the answer to the home owner's demand for regulated temperatures and freedom from care. It is necessary to realize that all three types of fuels and heat producing operations should be thus controlled."

As explained in the preceding article gas is easily subjected to fully automatic control. Under the thermostat system temperatures can be set throughout the house as desired by the owner. He can set the timing of such temperatures so that automatically the house will be cool at night, the heat will come on in the morning and maintain itself during the day or evening. Manual control also makes it possible to change this schedule, or heating the house for special occasions such as late entertainment at night. This can be done without disturbing the regular time system of temperatures.

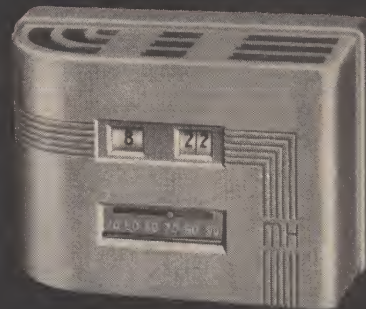
As previously explained oil heat is equally subject to fully automatic control from the feeding of fuel to the furnace to the complete range of temperature controls as explained for gas.

Damper control and full stoker control in coal burning can be under automatic control to govern most operations.

IT'S THE CONTROLS THAT MAKE AUTOMATIC HEATING AUTOMATIC

Be Sure...

your automatic heating plant gets every chance to operate at its best. Insist upon complete Minneapolis-Honeywell Controls. They are the accepted standard for the heating industry. Yet despite their superiority, they cost little if any more... Your automatic heating dealer can supply them. Play safe... Insist upon Minneapolis-Honeywell Controls. Minneapolis-Honeywell Regulator Company, 2730 Fourth Avenue South... Minneapolis, Minnesota.



THE Chronotherm

This new M-H Clock Thermostat automatically lowers temperature at night and restores it in the morning. Saves 10% to 30% fuel, yet costs only \$18.00 more than a manual thermostat.

Free "A HEATED QUESTION ANSWERED"
Send for your copy of this interesting 20 page booklet about fuel saving with Chronotherm

MINNEAPOLIS-HONEYWELL Controls

BATHROOMS

THERE are two important steps in getting a trouble-free small bathroom that will make you proud in ownership: (1) the choice and arrangement of your fixtures; (2) the choice and color of your wall and floor materials. This isn't such a large order, particularly if you take a master plumber into your confidence.

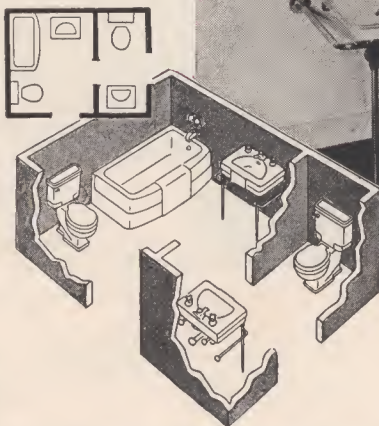
There is a wide and beautiful selection of all styles and colors in fixtures today on display in all cities. You can go and look until your heart is content. The cabinets and smaller fixtures can be seen in hardware stores, department stores or building material dealer show rooms.

Arrangement of Fixtures

Do not place window over any part of a bathtub. In the first place, the bather will be in a draft. In the second, with the tub under the window, it is difficult to open the window or to clean it. Window may be behind water closet if necessary but preferred locations are: either side of lavatory, over a dressing table or in clear wall space reserved for portable equipment.

Door swings should be arranged so that: (a) the door cannot strike any person using any fixtures; and (b) it will shield or conceal the water closet.

Where possible, place water closet and a small extra lavatory in a separate com-



partment from the tub, shower and main lavatory. This will take a lot of strain off the "rush hour." (See illustration.)

The lavatory with cabinet is the most attractive fixture and should be on the wall opposite the door, or in a position to attract attention when the door is opened.

Your plumbing contractor will tell you that there is a logical place for each fixture to fit into your particular bathroom shapes. Of course, the fixtures couldn't work without the piping in the walls. The problem of the pipe doesn't need to be complicated as far as you are concerned. There are two kinds of piping—the supply and the waste. It is important that this pipe be large enough to do its job efficiently and that brass pipes are used to avoid rusty water and deterioration.

The proper design, location, and installation of water supply and waste piping and connections thereto, require a peculiar knowledge of the flow of liquids, action of siphons, and the understanding of the dangers of bacterial infection. The plumber is the only craftsman who possesses, or is required by law to possess, such knowledge.

Therefore, let your plumbing contractor take complete charge of this important part of your plumbing installation. He will first total the water consumption for all of the fixtures. Then, since he knows the rate of flow of water required for each fixture in the house, he will be able to judge the correct size of the pipe that you should get and make practical suggestions.

A shower installation, including a small water-saving shower head and a temperature control valve (that will provide a flow of water at an even temperature), will increase the convenience and enjoyment of your bathroom.

And speaking of showers, separate shower cabinets are available in styles so economical in price that you should save a space only 30 x 30 inches somewhere around the house from basement to attic for this purpose. A smart, modern shower stall with walls of selected galvanized steel is adaptable to any home. The walls and floor need no special preparation. More expensive models with walls of baked enamel, porcelain enamel or glass may be used.

Where the shower is over the tub a wall-board with metal mouldings is practical and decorative. Tile for the floor and walls is a little more expensive but preferable. Structural glass or glass block adds a luxuriously distinctive note to the bathroom. Washable wallpaper and linoleum are very popular and not expensive.

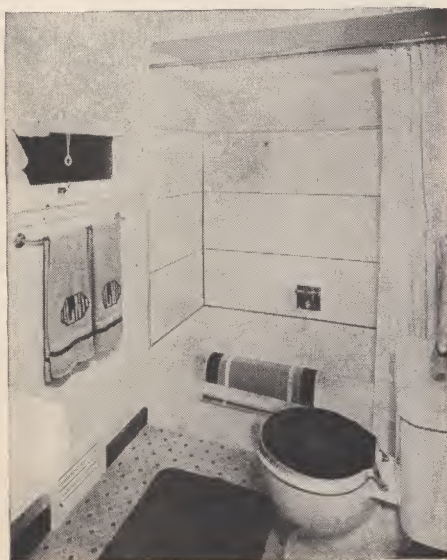
Cabinets Are Conveniences

Bathroom cabinets today are designed to make provision for the numerous odds and ends that a housewife likes to keep in the bathroom. They are made in steel or wood in many different shapes and sizes. A little money expended for an extra cabinet is a wise investment.

There will definitely be space somewhere, even in the tiniest bathroom, for built-in linen cabinets. The towel grompers in your family will appreciate the convenience of having the linen within arm's reach.

COLOR in the Bathroom

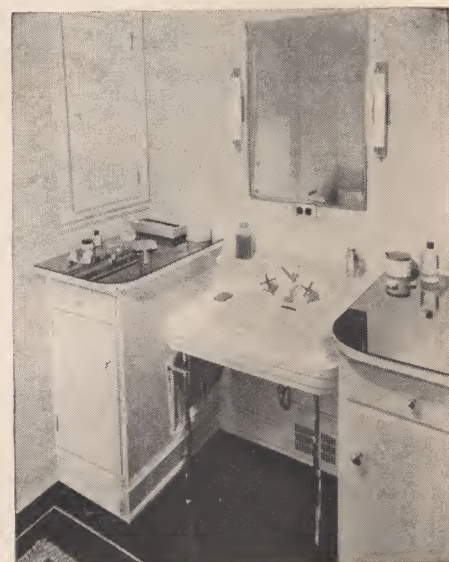
Your bathroom must be bright and colorful. It is pleasanter that way. In order to have a colorful bathroom, you may have



This compact bathroom has a low tub with wide rim, close-coupled closet and an out-of-the-way wall-hung lavatory. Note wallboard with metal moulding strips which clip it into position.



Small cabinets on either side of the main one add convenience. At the left is the "Rush Hour Special." You can guess why!



Modern lavatory of lustrous vitreous china with integral shelf. Faucets are set at an angle leaving more space for washing. Lavatory is recessed between two dressing tables with convenient storage closets. Mirror has 'shadowless' lighting.

colored plumbing fixtures. If you choose colored plumbing fixtures, be careful to let that color be dominant in the bathroom. The wall and floor materials should blend or distinctly contrast with it.

If your plumbing fixtures are white, there is no end to the color possibilities of floors, walls, ceiling, towels or curtains to be used.

The walls and floors should be water-proof, easy to clean, and unaffected by household acids. The wide range in both material and price for walls and floor covering, makes this a fascinating part of your bathroom planning.

If your bathroom faces north, you will

want bright, sunny colors to make it more cheerful in the dull northern light; if it faces south, cool greens or blues are more suitable. At any rate, in choosing your color harmony, let it fit your own taste—let it be one that you yourself will enjoy.

A full length mirror can be set into the door of the bathroom—or you can fit a clothes hamper into it.

A powder room or first floor washroom is considered a necessity today. It can be made most attractive by the use of color and following the steps described above. The extra cost for this important extra convenience can be less than \$200.



Beautifully designed plumbing fixtures in color and chrome, washable floral wall-paper and inlaid linoleum floor combine attractively.



Ample space with adequate linen closets, indirect lighting fixtures, "safety" handle bar over tub, and many other features of convenience.



Despite the many improvements in both bathroom fixtures and accessories that make them superior to anything that has ever been offered the public before, the price has not increased in recent years. Today the home owner can buy a lavatory for 71.1 per cent of the price he would have paid in 1926; a five-foot recessed bathtub for 66.6 per cent of the 1926 price; and a closet for 74 per cent. The new plumbing fixtures you will install in your house will be more beautiful and mechanically perfect than any you could have bought in 1926! Progress with economy!



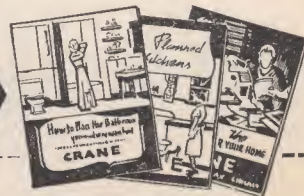
This attractive \$2,500 house was sponsored by the FHA at the New York World's Fair. Plumbing and heating are by Crane, proving that Crane quality is available even in the small, inexpensive home.

Valuable Ideas FOR YOUR HOME



IF you are looking for ideas for your home—let us help you. We will gladly furnish you with informative booklets on bathrooms, kitchens and heating—books filled with ideas and suggestions that will help you whether you are building or remodeling. Crane-Equipment is designed for homes in every size and every price range. The Crane line is complete. Be sure that you have Crane Quality equipment in the home you build.

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KITCHEN

Work is never play—but even house work need not be never-ending drudgery! Around the kitchen revolves the major functions of domestic existence—so let your kitchen be an efficient, gracious workroom.

WE have never met a woman yet who didn't express delight at the sight of a beautiful, modern, efficient kitchen. Not so long ago, modern kitchens were only for the well-to-do but manufacturers have now brought them within the grasp of practically every American family. They are no longer hard to keep clean, requiring hours of drudgery to prepare a meal (and walking miles in order to do it). Today



Condiment rack is placed conveniently on the inside of the cupboard door.

Therefore, kitchens are organized into these *three work centers*. The organization of each center is just as important as its relation to the other two. Food supplies, utensils, equipment, dishes, et cetera, must be properly arranged in each center—so work flows in a straight line from one to the next.

Refrigerator and Preparation Center

For complete convenience, this center should be located near the outside entry where food is delivered. Here should be grouped perishable and non-perishable foods, all sorts of baking dishes, salad molds, cake tins, mixer, et cetera, because they are first brought into action in this center.

There should be a generous work surface next to the refrigerator for the actual preparation. The most ideal arrangement is a continuous work surface, from refrigerator to sink, as much of the preparation requires the use of the sink and adjacent working surfaces.

Illustrated on this page are two kitchens with properly arranged *work centers*. The first picture shows a typical kitchen for a very small house or apartment. At the lower part of the page is shown a kitchen for a medium-sized home. Here the work centers are properly related to save steps and for convenience.

Range and Serving Center

This center should be located near the door to the dining room for convenience in serving. Following the



The three work centers in a straight line.

kitchens are like efficient offices—they are practical to work in, beautiful to look at, and economical to own. In other words, the kitchen is "organized"!

Kitchen Planning Made Easy

Work in any kitchen boils down to just *three* major tasks:

1. Storing food and preparing it
2. Cooking and serving it
3. Cleaning up



A lid-rack is a relatively new kitchen convenience which helps keep cupboards uncluttered.

—CHITTY—

Left. This beautiful new kitchen has a breakfast bar. Note the three work centers in a U shape.

principle of storing equipment at the point of first use, frying pans, griddles, pots, cooking cutlery, toaster, et cetera, are kept in this center. Since most serving dishes are first used at the range, they also are kept here.

Sink and Dishwasher Center

Water being used for both preparation and cooking, this center should always be stationed between the Refrigerator and Preparation Center and the Range and Serving Center. A generous work surface, so necessary in the cleaning-up process, flanks both sides of the sink. According to the established principle of storage, this center houses the silver, paring knives, saucepans used for cooking with water, cleaning materials—and provides a ventilated compartment big enough for a week's supply of potatoes. Wall cabinets above the sink and dishwasher hold all glassware, and china not stored over the range. Sinks are generally placed under a window. The dishwasher is usually more convenient for most persons, placed at the right of the sink. The sink should have an electrical appliance for the disposal of foods in the drain opening. A backsplash from 3" to 8" should be used back of the sink proper.

The hot water heater can be placed in the kitchen. A good type to use is the table top model which provides additional working surface for the kitchen.

Cabinet Storage Requirements

Research shows that six square feet of upper cabinet shelf space must be allowed for each adult. This square footage applies to shelf areas only and cabinets above broom closet are not considered in this formula. The best guide for you is to have as many cabinets in your kitchen as the room allows. Kitchen cabinets are manufactured of steel and wood. Base cabinets are of two types, the drawer type and the cupboard type. Both have their advantages. Drawer storage can be used for cupboard storage, but cupboard space cannot conveniently replace drawer storage for gadgets, small utensils, or linen. Base cabinets should have toe space of 4" in height by 3" in depth.

Wall Surfaces and Floor Coverings

The walls and floor of the kitchen must be easy to keep clean. Linoleum or rubber give excellent service as floor coverings and can be had in attractive colors. Wall surfaces may be of ceramic tile, linoleum, boardtile with metal mouldings, rubber enameled tile, or

(Continued on next page)

Go Modern

ALL THE WAY

WHEN YOU BUILD OR REMODEL



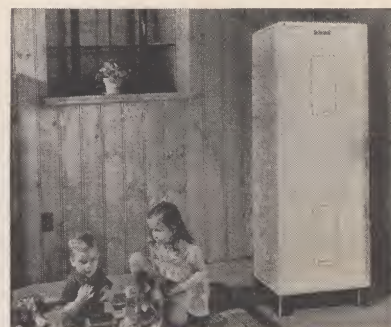
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KITCHENS Are Fun Now!

(Continued from page 61)



A double sink with movable spigot is just under the window. Notice the drain board and cabinet tops are all in one piece of monel metal. The cabinet hardware all matches.



Left. A new dishwasher adjoining the sink. The top can be used as table space at any time. The dishes are washed in such hot water that they dry of their own heat.

Bottom left. This divided sink has a little hose attached to the hot water faucet.

Bottom right. A neat compact kitchen of an odd shape. Note the way the cabinets are perfectly fitted. Indirect lighting over the sink and work surface is ideal.



structural glass. Plaster walls may be painted or papered with a washable wallpaper.

Major Equipment

Modern ranges provide measured heat for cooking at high speed or slowly. They are well-insulated to keep the heat in the oven where it belongs. There are many quality ranges on the market for either electricity or gas. The difference in cost between a cheap range and one that will give you years of satisfaction is very little when you consider the efficiency, comfort and dependability over a period of years.

Durability, cleanability, serviceability, and beauty are the characteristics that the housewife demands from a kitchen sink. More than 50 per cent of kitchen time is spent at the sink. There is a wide choice as to size and design. The fixture itself is made of either porcelain, monel metal or stainless steel. They are all acid-resisting.

A garbage disposal unit should be placed in the drain.

To the right of the sink should be placed a dishwasher—or some can even be installed beneath existing cabinets or sinks, without additional fabrication or cutting into present work surfaces. Plates are scraped and placed in the racks, they are washed cleaner than they are by hand, then they are rinsed and allowed to dry from their own heat. Only glasses and fine silver need be toweled where water might leave spots.

Cabinet hardware today plays an important role in the beauty and decorative scheme of the kitchen. Catches, hinges, knobs, and pulls are selected in "matched" sets to harmonize with the beauty of modern stoves, refrigerators, et cetera. Gleaming chromium platings are offered with or without color to match the color scheme of the kitchen—or bathroom major equipment.



A Truly MODERN KITCHEN

NEEDS THIS EXTRA TOUCH

Gleaming PYRAMID metal trim completes the atmosphere of bright cleanliness in the up-to-date kitchen.

PYRAMID Metal Mouldings are available in hundreds of patterns and finishes to harmonize with the latest kitchen equipment. PYRAMID Stainless Steel Mouldings never rust, tarnish, or corrode. Original brightness is maintained by occasional wiping with a dry cloth. A special Snap-on feature makes installation easy--on new work or remodeling.

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A ventilating fan should be built into every kitchen to carry away the cooking odors.

The refrigerator, which keeps the food cool and the drinks and desserts iced when even the grass is wilting outside, should be placed near the delivery door. Refrigerators today are streamlined and fit into the beauty of the kitchen. They are truly a product of scientific research to make efficiency and economy of operation. They can



Desk-center for cook-books, order pads, telephone. Does not require much space. It enables housewife to answer and make calls without leaving kitchen.

be had for either gas or electricity. Be sure that the motor is sealed and as silent as possible. Temperature control can make fast freezing. A large refrigerator is a good investment for buying food in quantity and for future needs. If you are undecided about buying, buy the larger model and be safe.

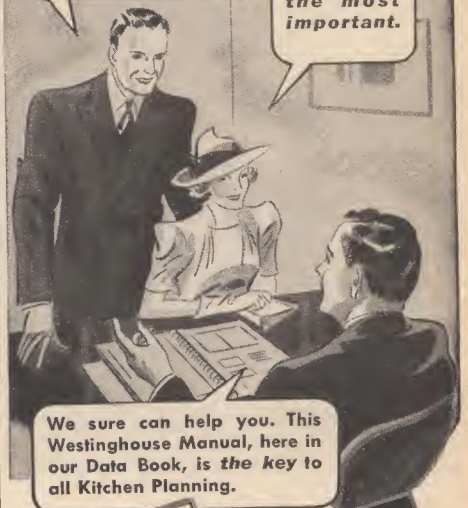
An exhaust fan, placed either in the exterior wall or set directly into the window serves to control ventilation. This type of electro-mechanical ventilation is primarily meant to keep the kitchen cleared of cooking odors.

(Note also article on page 73)

HERE'S *Practical* HELP IN PLANNING Your KITCHEN

... now how about the kitchen? We want a timesaving ... up-to-date job.

That's right! To me the kitchen is the most important.



We sure can help you. This Westinghouse Manual, here in our Data Book, is the key to all Kitchen Planning.



In a Westinghouse ELEC-TRI-Center Kitchen, you can save endless miles of needless tramping; save steps, time, money. It's sound economy to plan that kind of a dream kitchen. How? Just ask your Lumber Dealer or Builder to show you the Westinghouse Kitchen Planning Manual.

OR SEND 10c IN COIN OR POSTAGE FOR COST OF MAILING

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SMALL HOMES YEAR BOOK 63

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You will want to make sure your kitchen has the best engineered layout with the most modern equipment--the famous Whitehead Steel Cabinets with Monel sinks and work surfaces. Just send us the coupon below to take full advantage of this offer letting us know which home you are interested in building.

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Monel Kitchens

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LAUNDRY



Above: The machine does not have to be watched. The housewife can simply turn it on and go out—and when she gets back the clothes are laundered.

At left: A planned laundry in a modern home is an attractive, pleasant place to work. Shown here are washing machine and tubs by the window. Ironer, dryer and cabinets complete this room.

ers have made housewives conscious of the fact that it is economical and amazingly easy to have the laundry done at home. These pieces of equipment handle so easily that "washday" no longer involves the back-breaking tasks and constantly recurring problems.

Modern Low Cost Equipment May Be Examined in Every Community

Modern equipment of various types may be examined in operation in every community. Almost invariably the gas and electric utility companies have them on display. In larger communities most manufacturers have show rooms, the addresses of which can be discovered in the telephone book. In many instances this equipment is also shown in department and house furnishings stores. In other words there is no excuse for any woman not to know these conveniences. In almost every instance they can be purchased on the easy-payment plan so that no large immediate investment is required

THERE was a day not so many years ago when home laundry work was a leading form of constantly recurring drudgery. The ingenuity of American manufacturers has changed this situation. Washing and ironing is still no pleasure—but, comparatively, it need not be the housewife's hopeless burden as before.

Carefully planned domestic laundry facilities have become an important feature in planning the modern home. Regardless of the size of the house, the laundry, with its highly efficient equipment, can be located either in a separate room, in the utility room or basement, or as an adjunct to the kitchen.

Whether or not the laundry is to be a separate room is almost entirely a matter of available space in the plan. Usually in the small house it cannot be, but ingenuity in placing the compact modern equipment makes it possible to locate the laundry in the utility room or the basement (where modern heating and hot water equipment takes up so little space), or this space-saving, flat-topped major equipment can become part of the kitchen ensemble. Washers and mechanical ironers provide work surfaces as shown in the illustrations herewith.

Such auxiliary items as home laundry machines, ironers and clothes dry-

Here the laundry is part of the kitchen. The top of the ironer gives extra table working space. Washing machine can be rolled out of the way.



This laundry is in the basement near a window. A laundry tub is shown in addition to the washing machine. A swinging faucet is a good feature.





Here is an ironer in operation. Flat pieces are being run through very rapidly. Note the space to lay finished pieces on the cover and on the sides.

—in fact, you will be surprised how low the prices are for good equipment as compared to even two years ago.

The washing machine takes dirty clothes, automatically washes and gives them several rinsings—then turns them out damp-dry ready for the line or clothes dryer. This is all done as one mechanical operation with careful automatic timing. Thus the housewife can rest or pursue other household duties until the entire washing job is finished. She can even sit relaxed while guiding the clothes through the electric ironer. Ingenious gas dryers make it unnecessary to “hang out the wash” as in the old days.

Remember too that the washing is usually better done, without painful backaches—even blankets can be beautifully washed in the modern washing machine. Incidentally the entire operation of washing the average family wash takes three or four charges of the machine while each operation takes only about 15 to 30 minutes depending on the amount of soaking required.

Locating the Laundry Room

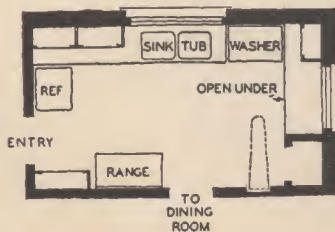
The laundry should be adjacent to the kitchen. In some instances it will have to be in the basement. It should be near the hot water heater. There should be plenty of light, air and sunshine wherever laundry facilities are



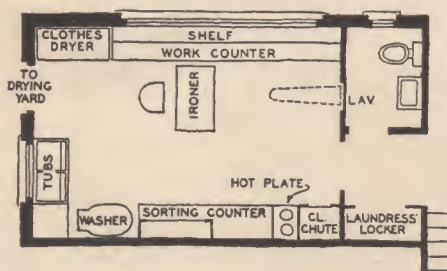
located. Sometimes modern laundry equipment can be placed in a combination room such as a playroom or in a corner of the kitchen or directly in the utility room which contains heating and hot water equipment.

Whenever possible locate a laundry chute in your house plans. Electric outlets should be at elbow level to eliminate unnecessary stooping. Walls should be washable—floors should be durable and easily cleaned.

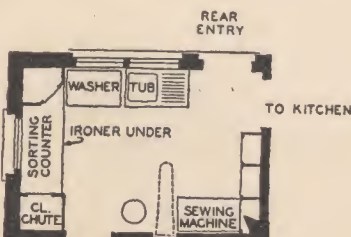
3 Types of Laundry Layout



A small laundry combined with the kitchen does not interfere with the efficiency of the kitchen. The ironing board folds away into the wall and the top of the washer provides extra working surface. The space under the work-table can be used for storage, either open or closed.



Complete home laundries, either on the first floor or in the basement should be planned to provide a continuous working arrangement for each step in the laundering routine, from the soiled clothes right through the sorting, washing, rinsing, drying and ironing stages. Start with the laundry chute at the right and the work flows straight around to the opposite corner with the ironing center.



The combination of a sewing-room with the laundry is especially good when it can be on the first floor. Ironing is necessary in many stages of dress making. The floor is easily cleaned of the sewing scraps—and the rest of the house is not cluttered up if company suddenly walks in.

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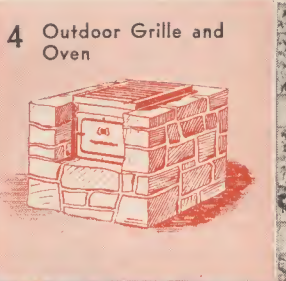
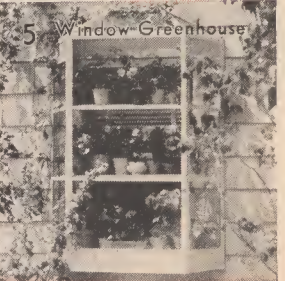



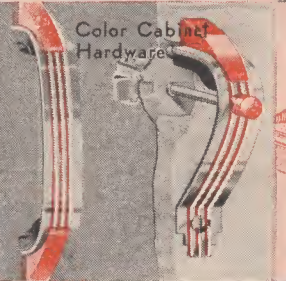



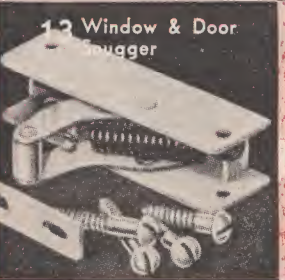
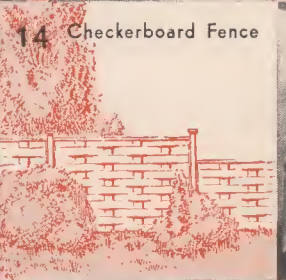




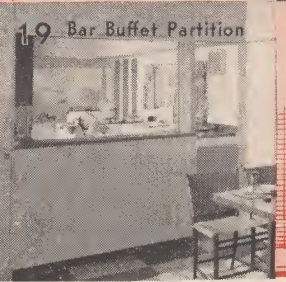
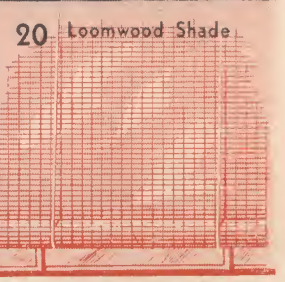
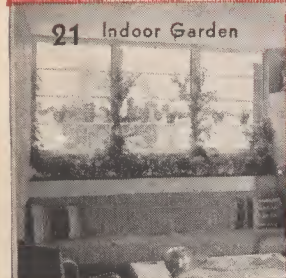
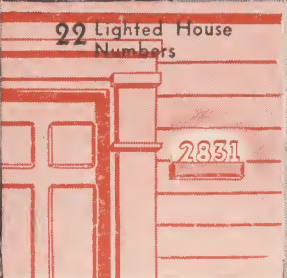
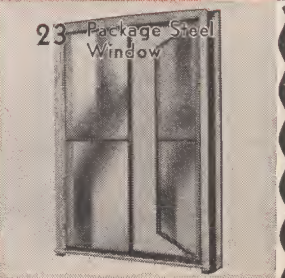
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NATION'S LARGEST MARKETER OF LIQUEFIED PETROLEUM GASES

It's Your Play -

Here are a few of the new products on the market to make homes more comfortable and convenient. It is impossible to show everything but we have selected some of the outstanding new developments, from a home cold-storage unit to a new checkerboard fence. Use the coupon at the bottom of the page to check the items you want to know more about.

1 Deep-Freeze Cold Storage 	2 Foldaway Bath Scales 	3 Sink Garbage Disposal Dispose 	4 Outdoor Grille and Oven 	5 Window Greenhouse 
6 Built-in Package Receiver 	7 Attic Cooling Fan 	8 Laundry Chute 	9 Color Cabinet Hardware 	10 Portable Telephone 
11 One-way Vision Knocker 	12 Basement Floor Games 	13 Window & Door Snuggler 	14 Checkerboard Fence 	15 The Aeroshade 
16 Mirror Tray and Poudreuse 	17 Unit Room Cooler 	18 Sliding Glass Doors 	19 Bar Buffet Partition 	20 Loomwood Shade 
21 Indoor Garden 	22 Lighted House Numbers 	23 Package Steel Window 		

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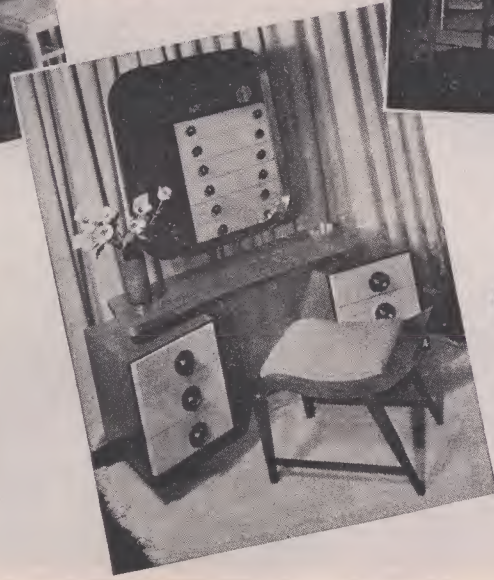


How to Select Home Furnishings

A GUIDE TO
DECORATION &
FURNITURE FASHION

MARKET REVIEW

The editors have reviewed for you the five principal Furniture Markets this year. Illustrated here are some of the outstanding pieces. If you would like to have us bring you the NEWS of the January markets, check in the coupon below. There is no obligation for this service.



NAT'L. HOME BUILDERS BUREAU
572 Madison Ave., New York City

☐ I would like a review of next year's Furniture Markets sent to me.

☐ SEND ME FURNITURE CUT-OUTS FREE.
An easy way to plan your interiors. Furniture cut-outs which may be moved about on your blueprints tell you accurately the relationship between furniture and room sizes.

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So you're going to buy furniture . . .



BUYING furniture for a home is a careful selective process, but one in which you can find keen pleasure and satisfaction. There is nothing deeply complicated, difficult or mysterious about it; it is a matter of choosing pieces that best express your personality and that will contribute to the comfort, beauty and happiness of your home. The careful choosing of good pieces that will endure is important.

Harmony and correlation of furniture and appointments is the distinguishing mark of good taste. Your own knowledge, intuition and the assistance and informed advice available in your furniture store are the things that will safely guide you. You may rely on such assistance with assurance. Today in the great centers to which furniture merchants travel for the buying of furniture, style, harmony and appropriateness rank as deciding factors.

Is Knowledge of Furniture Style Important?

Should you have a knowledge of furniture styles before embarking on your furniture buying venture? It's an interesting study, for those attracted to it, but your own feeling of scale, proportion and harmony is much more important. The technical information will be furnished by your dealer.

The restrictive limitations of an earlier era are not recognized as obligatory today. Your objective will be to express your own personality. If you are inclined to a period—use that period, be it modern or traditional, as you like; exclusively or matched with harmonizing periods, traditional or modern, for accent. Briefly, mix them or match them; it's good taste.

Cost, budget limitations or the amount set aside for buying is naturally a first consideration. Here is an important tip. Home furnishings, in common with all American industries, has made magnificent forward strides in production technique and efficiency. Your furniture today will be a fifty per cent better value than ten years ago. Naturally construction features, superlative degrees of finish and inherent value are rated primarily by the price bracket upon which you decide as the appropriate one for your desires; but remember that good taste may be catered to today in all price ranges. The dependability of your furniture store merchant is much more of a safeguard than price.

Whether you are buying furniture for an entire home or a few pieces or even a single item, you should have a plan that you are working toward. Budget that plan; if you are able to carry it out immediately, see to it that the effect

produces a correlated and harmonious whole; if you are working toward a final objective piece by piece, do the same. Get the best quality for the amount you are investing, not the largest quantity. Select pieces that will be permanent and add to them from time to time if you desire. Buying shoddily made furniture is false economy.

You will naturally work up your own allocation of expenditures for various rooms. It is recognized by home economists that generally the money spent for furnishing the three major rooms in a home is divided 50 per cent for the living room, 30 per cent for the bedroom and 20 per cent for the dining room.

Discuss the periods with your dealer; you'll perhaps be interested in one of the leading four: Modern, 18th Century English, 18th Century French or Early American and Colonial. Most of the furniture in American homes today falls somewhere in those broad classifications.

Construction is such a technical subject that your own dealer, experienced in the judging and selection of furniture, is your dependable advisor. That is necessarily so since the very factors that are of most importance are hidden from the inexperienced eye.

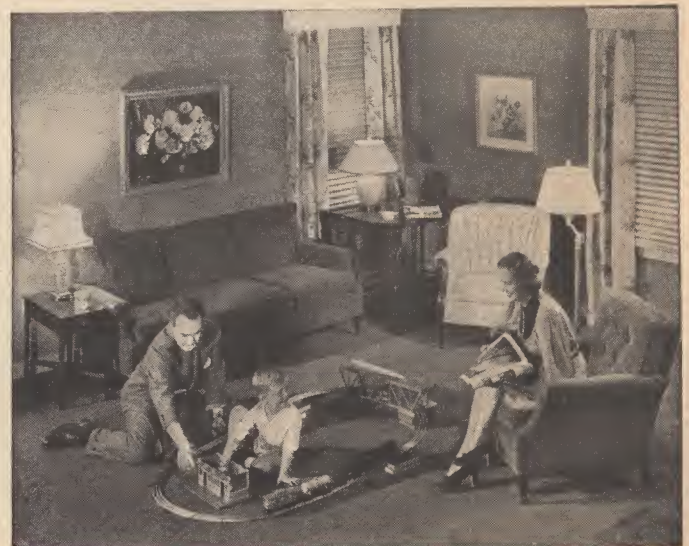
Select with An Eye to Balance

There are some key factors that will assure you of obtaining the balance in your rooms that is so important.

1. Furniture should fit the space it is to fill as accurately as clothing should fit.
2. Keep your different pieces in scale.
3. A combination of horizontal and vertical lines used in furnishings avoids monotony.
4. Curved lines give gaiety and grace. They relieve the bulky, heavy appearance of large pieces.
5. The larger room can accommodate good, substantial looking furniture.
6. The small room calls for small scale furniture.
7. To reduce the apparent length of a room, use corner cupboards or bookcases at the end, and bright colors in the upholstery.

Happiness Begins at Home

The family's comfort and enjoyment deserve first consideration in the purchase of furnishings for the living room. Adequate lighting and a sufficient number of furniture pieces to insure ease without appearing crowded create an atmosphere of congeniality.



Now You're Ready to Shop

You're ready to shop now. Remember, as you start off, that it pays to buy your furnishings from a reliable dealer whose reputation for fair dealing is well established, so you can trust his judgment. He will answer your questions about how things are made and what service you can expect from different grades and qualities. He buys from reliable manufacturers whom he trusts, and will stand back of his merchandise.

Salesmen will prove a source of much interesting and helpful information, as well as many new ideas. Get acquainted with them when they are not too busy to talk with you. They will guide you in your selections and will doubtless help you to save money.

Read carefully all the labels you find.

Keep these simple questions in mind before you buy:

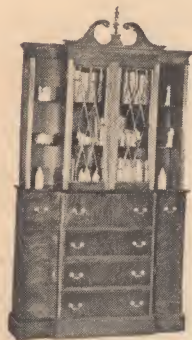
1. Is it useful? Will it serve the requirements and meet the preferences of the individual or individuals who are to use it?
2. Is it suitable? Is it suited in color, in style and in proportion to the room or environment where it is to be placed?
3. Is it beautiful? Does it add to the beauty of the setting? Is it, in itself, artistically designed?

AND DON'T BE AFRAID TO ASK QUESTIONS.

THE editors gratefully acknowledge the collaboration of the Home Furnishings Industry Committee in the preparation of the material on furniture and decoration. This is the national committee of the home furnishings industry and hence a foremost authority.



Charmingly adaptable to a period setting is this handsome sofa upholstered in a fabric that is an exact reproduction of a print used more than a century ago. The duck-foot cocktail table, lovely gold framed portrait of Jenny Lind, and the axminster rug with small floral pattern, complete the setting.



THE living room is the center of family life. It is everybody's room, and therefore gets 50 per cent of our house furnishing budget in a typical budget. Approximately 64 per cent is allotted to furniture alone; 18 per cent to rugs; 10 per cent to accessories; and 4 per cent to lamps.

Bear in mind when selecting furniture the many activities in this room—reading, sewing, writing letters, playing the piano or radio, entertaining. Choose pieces that may be grouped conveniently for any of those purposes. Each ensemble, however, should fit harmoniously into the general room arrangement.

Start with Upholstery

At least one appealing center of interest will be built around the upholstered furniture, which should be chosen for durability, comfort and utility. Pieces which may seem identical differ widely in price and value because of inner workmanship and material.

Your upholstered chairs may or may not match the sofa, but keep in mind size, shape, color and style when selecting these pieces. In most cases living rooms furnished with some odd pieces are more individual and charming.

Comfort is a prime consideration; a chair that has no "sitting" comfort is a poor investment. It should be easy to get in or out of the chair; if it's hard to rise from it, the chair is too low. Most furniture is constructed to the measure-

ments of the average person, five feet, eight inches tall. If the seat is as high as the leg from knee to floor, it is comfortable.

How and What to Group

Use your upholstered pieces as the key to a series of group arrangements. End tables on either side of the sofa will make one unit. Give the man of the house his own corner with a comfortable easy chair with radio or bookcases at hand. In a reading or conversational group, pieces of the same type are used: chairs, tables, lamps. Desk, chair and lamp would make up a writing group. Desk tops on which writing is to be done are generally 30 or 31 inches from the floor. A typewriter surface should be about 24 inches.

Tables are useful complements for adjoining pieces of furniture, not only for holding lamps, accessories or other equipment, but in offering handy spots for the individual, when seated, to deposit personal items temporarily. Place small tables within easy reach of all your living room chairs. Be sure they are the proper height for whatever use they are to be put.

Points to Watch

Here is a factual guide to aid you in judging value and quality in upholstered furniture:

Frame: Sturdy, hardwood frame, securely glued, doweled and braced.

Seat Foundation: The springs are supported by a foundation. Various types will be found ranging from jute fabric webbing, steel webbing, to patented one piece steel under construction. These various types all have merit in providing comfort and lasting qualities. Your dealer will guide you in selecting the best

type of base for the particular piece and price range in which you are interested. The point to watch here is that the seat foundation be sturdy enough to withstand without sagging the use to which the piece will be put.

Springs: Double-tempered steel wire springs insure elasticity. The seat of a normal size chair should have 9 to 12 springs, that of a large chair, 16 or more. Springs must be placed close together for a firm seat; they will touch or lock, if too close, when chair is used. Burlap is stretched over springs, sewed on to each and tacked to the frame. In good quality furniture, 10 and 12 ounce burlap is used; 8 ounce in lower grades.

Filling: Resilience of the filling has much to do with the comfort features of your living room pieces. Entering into the result achieved is a combination of material and method of construction. Various types of "stuffing" material are animal hair, vegetable fibre, kapok, moss, tow, cotton, etc.

Fabrics: For hard usage, select a color that won't show soil easily and a weave that is durable. Threads pull out easily in loosely woven materials, giving a worn, unsightly appearance. Silk and wool materials are more durable than cotton. Better quality fabrics are: kid

mohair, fine mohair frieze, silk damask, silk or linen brocatelle, curly mohair. Medium quality fabrics: medium grade plain mohair, blended mohair frieze, medium grade antique velvet, medium grade brocatelle or damasks, flat mohair tapestry. Inexpensive fabrics: cotton tapestry, cotton velour, mercerized cotton, damask, ratine, rayon, cotton rep.

Color Harmony Important

Color harmony throughout makes a "livable" room. Floor covering and large pieces will serve to set the dominant color note with accent colors best seen in the appointments.



This curio end table with lyre base and brass tipped feet is an interesting example of the occasional table, which is called up to play many roles in the modern home. The top is wide enough for a lamp and other items, while magazines can easily be seen in the handy shelf.



Entertaining becomes a pleasure for the host and hostess, too, when furnishings have been purchased with an eye toward the possibility of frequent formal and informal gatherings.

YOU will, of course, choose the furniture for your entire home with an eye for practical utility—but nowhere in the home should this be given greater consideration than in the dining room.

20% of Budget

For this room the typical budget allows 20 per cent of the total home furnishing cost, not including the kitchen. The dining room budget is usually divided as follows: furniture, 65 per cent; rugs, 25 per cent; accessories, 5 per cent; draperies, 5 per cent.

The dining table must be large enough to accommodate your family and to take care of your normal entertaining requirements—the buffet must be large enough to hold your linens and silver. Utility may also dictate the style you select—a simple style being the easiest to care for.

You may wish to choose your dining room pieces with a thought for the future. Perhaps a dinette set will meet your requirements for the present. A well selected dinette set will be useful later on, perhaps, when you have invested in a full size dining room set. For example, a gateleg table with drop leaves or pedestal base may find an appropriate place in another room. Well designed dinette chairs may be transferred to the hall or bedrooms in a larger home. The commode type of server which you may buy with a full dining room set may be used in a living room or hall as an occasional table.

Make Sure You Have

1. First quality, kiln dried hard woods.
2. A durable lasting finish.
3. Firm, solid construction. Make certain every piece sits squarely upon the floor—no one wants a tipsy table or wobbly chair. If a chair or table is firm and satisfactory on the floor of the furniture store but wobbles after you bring it home, the floor should be inspected—in many cases it will be found to be out of line. Note especially the details of construction mentioned below for the various dining room pieces.

The Table

The table is probably the most important item in the dining room ensemble.

Buying for the dining room

Even in the most delicate of the Georgian styles, the firmness and balance of the table is given first consideration.

The finish of the dining table is undoubtedly subjected to more severe tests than that of any other piece of furniture in the course of ordinary usage. It must therefore be a superior finish which can withstand hard use. But do not diminish your enjoyment of your dining room furniture by a super-sensitive attitude. Consider its subsequent refinishing to erase mars as a natural upkeep cost.

In buying your table, have the leaves inserted—observe the wood and finish, for often other wood is used here and there



may be a greater possibility if its warping. Most warping of table leaves, though, is due to their being stored in damp places.

You need not insist on a solid top table in order to be sure of getting a quality table which will not warp. In fact, the majority of table tops are veneered, which adds both strength and resistance to warping and cracking, besides permitting the use of beautiful woods and the

matching of figures to produce attractive effects.

Table Tops

The so-called solid top tables are very seldom made from one solid slab of wood. It would be very apt to warp or split from atmospheric conditions. Hence, solid top tables are made by joining several boards together by simple glue joints, or by tongue and groove joints. For adequate strength, tables should be well braced at points of stress. Stretchers, or rungs, should be attached to the legs with mortise, tenon, or dowel points. Table tops should be held to frames with glue blocks, dowels or steel clips.

The Sideboard or Buffet

Open the doors of your sideboard or buffet to see that they open and close smoothly and fit well. Note the quality of the hardware. Carefully wrought drawer pulls, hinges, brackets, and the like indicate quality workmanship. Thin stamped-out hardware will not withstand the pull and strain of ordinary usage. Most women will naturally test a drawer to make sure it slides easily—but perhaps they are not so sure of what to look for to insure its continuing to slide easily after months of service.

Box construction of drawers imparts rigidity. It is resistance against the wear and tear to which opening and closing subjects them. Box construction is a technical detail on which your dealer is prepared to give you information, but it involves the method of securing the bottom and sides so that they will not easily separate.

Atmospheric changes are an ever present threat against ease of drawer operation. Guide strips that are smooth and straight are helps.

Dining Chairs

In the selection of your dining room chairs, you will want to observe many of the same details that apply to quality construction in your living room chairs. Thus, heavy corner blocks on each back leg give added support, which is very important. The average person who sits in a chair usually leans back and pushes with the feet. Too many rungs would spoil the appearance of a chair and in some period designs you will find no stretchers, or rungs, used. In Duncan Phyfe, Sheraton and cabriole styles the type of chair leg precludes the use of such bracing. The customer should therefore be particularly careful in examining the corner structure to make sure it is strong enough to withstand the usage it will receive in the ordinary home.



Ideal for the small apartment where living and dining room are combined into a single unit is such furniture as this extension table and "buffanette." The table is large enough to seat eight or ten people, and the "buffanette" has a linen and silver drawer and cabinet for dishes and glasses.

Equipping the bedroom

YOU'LL want to give particular attention to your bedroom furnishings; shall it be just a place to sleep—or, as you no doubt have already decided—shall it be a livable room that reflects your personality?

How much shall you set aside for this room? Let's consider that you are thinking in terms of only one bedroom for the moment; approximately 30 per cent of the total for the three major rooms, living room, dining room and bedroom, will serve to furnish this room. Of the amount available 60 per cent might go toward furniture and bedding; 17 per cent for floor covering; 5 per cent for accessories; 5 per cent for lamps; and 3 per cent for draperies.

Furniture to Suit

Aim at harmonious ensembling in your bedroom, just as in every other part of your home. Is it to be a room of distinctly feminine appeal? Is it to be a master bedroom? Are you planning a guest room? Is the room large enough to accommodate twin beds? Is there room enough to provide for additional conveniences—a chaise longue, for example? All these are just a few among the many questions that you will want to decide.

Furniture of today gives you a wide latitude in ensembling your own bedroom. If space or budget limitations are

involved, a standard three piece suite, bed, dresser and chest, or a vanity if you prefer it to a dresser, together with a night stand, a bench and a chair might serve for minimum requirements. But if you can get around those limitations, this is your real opportunity.

Consider the very popular and new idea of twin matching chests, side by side, which answer most practically that ever-present question of adequate and convenient storage space. Have you suffered with that annoyance so common in bedrooms—inconvenient make-up lighting and facilities? Do you like to read in bed? What about a spot for a bedroom radio? Resolve when you plan this bedroom that it will provide every convenience—and do your shopping to that end.

Of course those are things that you've thought of; this isn't new to you. But the point is that furniture is made today so that you can provide satisfactory answers if you'll take the trouble to plan the room.

Plan the Room First

There hasn't been much said here of the practical aspects of choosing your bedroom furniture. Certainly you'll be practical; you'll check with your dealer on construction features; you'll think in terms of planning the room so that new pieces, not within range of the budget or

planned for purchasing just at the moment, may be added. But there's so much satisfaction in planning a bedroom with glamour that you'll want to skip the prosaic here and achieve a room that will indeed be livable, cheerful, and so much more than just a place to sleep.



Bedrooms have many more duties than that of providing a place for sleeping. As illustrated here, they may be the scene of before-the-party huddles, or they may also serve as a gathering place for houseguests, or after-school chats.



Even during the daytime, mattresses and springs have to be prepared to withstand a certain amount of usage—when friends gather in the bedroom or an overnight guest arrives for a visit.

Picking your bedding

is to give it a "lie-down" trial in the store.

Mattresses

Innerspring mattresses: This type of mattress is now the favorite of a great majority of sleepers. It consists of an inner unit containing many wire coils. The unit is upholstered top and bottom, usually with felted cotton.

Solid mattresses: These contain no wire springs but depend upon the natural resilience of the filling material for their buoyancy and comfort. Filling materials used are cotton, curled hair and latex.

Boxsprings

Metal coil springs: These consist of upright wire coils set into a steel frame. The most flexible is the "open coil" type, so called because the tops of the coils consist of a single turn of wire, with no special features to cover the coil tops. These springs should be used only with solid filled mattresses.

Boxsprings: In this type coils are set



This arrangement not only provides new charm for the bedroom but permits the homemaker to put the major part of her bedroom budget into the spring and mattress, thus assuring comfortable rest.

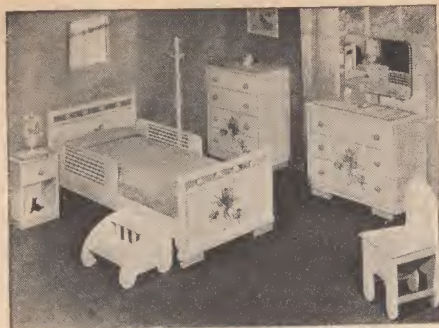
into wooden slats. The coils are held together by being tied one to another, to the border and to the foundation. The top of the spring is upholstered and the tops and sides are cloth covered, usually to match the mattress. Solid filled mattresses require a more resilient type of boxspring than innerspring mattresses.

Pillows

Good pillows should be light in weight, resilient, buoyant and free from dust, stiff feathers and odor. Feathers from waterfowl have the most resiliency and therefore make the best filling. In general, fillings can be listed in the following order of quality: natural down, goose feathers, duck feathers, turkey feathers and chicken feathers.

HOMEMAKERS just starting out to furnish a bedroom should remember that the mattress, bedspring and pillows selected will be used eight hours every night in the year. They should also consider that few other possessions acquired for their home will have as much influence on the family's health and well-being as bedding.

Because of the important considerations of personal preference, sleep equipment should conform to the comfort ideal of the sleeper who uses them. Some persons desire a firm mattress, while others prefer one with more resiliency. Today mattresses are made to satisfy almost every individual taste. The best test to determine whether a mattress "fits" you



Designed for the tiniest member of the household, this juvenile set will continue to take care of his needs even after he has marched off to school for the first time.



Let this room grow with your child

CHANGE is the one constant factor that you'll deal with in planning your nursery or child's room; so be sure that the furniture you select will be adaptable. Don't go in too heavily, then, for pieces that will have to be relegated to the attic after a few years to be replaced by "older" furniture. And don't let your child's room become a depository for cast-off pieces that no one else wants. He has a right to a room of his own that is harmonious with his ideas, that will express his individuality. Such a room will instill initiative in the child to keep it in order, and will create an appreciation and enjoyment of fine furnishings.

The Infant's Room

Guarding your child's safety is paramount. For the infant buy a crib with

protective sides. Sides with slats should be far enough apart to insure ventilation but not so far that baby's head might become wedged between them. The sides should lower easily, simply, quietly, yet a child should not be able to touch off the mechanism. A variable position spring that can be raised or lowered to feeding, hospital or bedside positions is a feature of many cribs. The springs should be sturdy and rustproof. All hardware should be rustproof and concealed where possible.

Bed That Grows

When the crib is outgrown, a full size juvenile bed is a wise buy. Railings on the side guard against injury to the child, and later the rails can be taken down and the bed used right through adolescence. For the older children double-deck bunk beds stir something that awakens a real pride in "their own room."

Shelves that will provide plenty of storage place for toys and nursery books will be useful as a bookcase or handy place for the school age child later on. A

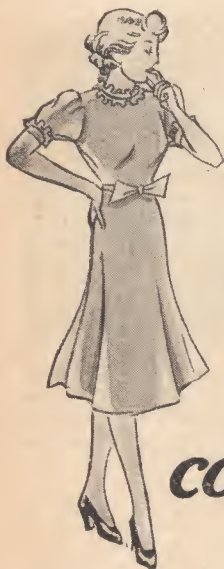
cedar chest for baby's things will provide a welcome storage place for the young girl's room eventually.

Maple furniture may be your choice for the juvenile room. It is sturdy and strong, easily cared for, and, with suitable accessories, makes a charming, attractive room for the child as he grows older. Painted furniture is popular because it is washable and easy to keep clean. If you like a more formal note you'll find juvenile furniture interpretations of the traditional periods available today.

A room that grows up with your child will give your youngster a sense of security in the possession of his own room.

The 'Teen Age

The "teen age" juvenile deserves a room. And today such charming furniture for either boy or girl is available at prices that make the investment in character building surroundings moderate indeed. Modern will perhaps appeal to the youngsters; furniture of that design offers a wide latitude of choice and appropriate combination so that such a room can be furnished complete, or it can be added to from time to time and still represent harmonious ensembling.



How to buy floor coverings

FLOOR coverings set the pace for your rooms. Think of them as forming the background for your entire setting. Remember that the eye travels downward more naturally than any other direction. So your floor covering becomes not only the physical base for your entire room but the keynote of your decorative scheme.

Have It "Belong"

By all means it must be not only in harmony but an integral part of your

color and style scheme. If your furniture is modern, have the floor covering set it off—and the same with period rooms. You'll find there are definite characteristics that immediately identify a floor covering as either belonging or not.

You'll want to consider that factor of color and style before almost any other. Once you get that determined and the idea across to your dealer as to what the floor covering is to do for your room in addition to the more commonplace and obvious purpose of covering a barren floor, then shop for your price range.

Floor coverings to fit in with the ensembling idea are available throughout the wide range of prices and weaves. It is just another example of how in-home furnishings good taste is catered to in all price brackets. It must be so; the women of today won't have it any other

Color Charts Help

Take advantage of the numerous color and style charts made available through your dealer by practically all the floor covering manufacturers. You'll find many helpful suggestions that will save much uncertainty not only in your floor coverings but in your entire ensembling problems. Thus there comes to you the direct assistance of America's most informed color and style decorators.

You will not require much technical information on weaves. Your dealer is prepared to go into those phases of floor covering information, and do not be backward in asking about the different qualities and appropriateness of the various weaves. Actually, few people are sufficiently informed on the differences be-

tween Axminsters, Wiltons, Chenilles, Velvets, Orientals and so on as not to require guidance.

You're no longer bound to specific standard sizes in a very limited range as was once the case. Floor coverings, either cut to measure or from stock sizes, are available so that your room can be custom-tailored just as a suit might be. Your dealer will work with you in determining proper size. Each case is so highly individualized that a rule holds true only as a generality. You might consider the general theory, however, that wall to wall carpeting makes small rooms look larger while large rooms can usually take a border with good effect.

A generality that might apply on color, and that too has exceptions, is that the floor covering might better be darker than the walls and ceilings to avoid a top heavy effect.

Linoleum

Linoleum may now be used properly in any room in the house. Not only is it in good taste, but it often adds a note of smartness. Often it is used in an entrance hall or as a border in a living room. Of course it is especially desirable for such rooms as the kitchen, bath and nursery, since it is clean, sanitary, and will stand hard wear. In such rooms its use is no longer confined to floors; consider it for walls.

Small Rugs

Small rugs have their place at entrances to rooms, at the foot of the stairs, in bedrooms and over a neutral tone carpet to add a touch of color.



What about those decorative touches?

ACCESORIES, such as lamps, pictures, extra little tables and occasional pieces, are important to the final result and should be selected with great care. See that they balance and that they are placed for convenience and utility. Keep them in harmony with other furnishings, both in color and style.

Tables

Don't use smoking stands where tables and ash trays can be used. Tables are much more decorative and are made in a

variety of sizes and shapes to increase their usefulness.

Tier tables are both useful and decorative. Used in pairs beside a fireplace they are especially attractive.

Tilt-top tables provide additional surface space, and one of their greatest advantages is that when not in use they become fine decorative pieces that take up little space.

A table of many purposes is the console or sofa table. Just lift the drop leaves, turn the top, and you have a lovely dining room table that will accommodate four to six guests with ease. Extend it and there's room for eight, or in a larger size, twelve.

Shop about and you'll find tables to reflect an individualistic note and yet conform to the demands of harmony. Just as an example, have you seen those revived hobby tables, glass top covered, with a compartment for keeping in view your treasured knickknacks?

A console table that turns into a tarnish-proof silver chest with a handy shelf below is a handsome accessory for the dining room. It solves the problem of where to put the silver and is a useful piece of furniture.

A telephone stand with drawer to hold that never-present-when-wanted paper and pencil is another useful piece.

Radio Cabinets

Select your radio cabinet in a wood, finish and style to harmonize with your other pieces. Don't overlook the increasingly popular record player-radio combination. Perhaps the radio built into a furniture piece can do something for your

room as well as serve a practical purpose.

For the Living Room

A desk for the living room, with file drawers for letters and bills, is a handy as well as attractive piece.

Or you might make a grouping of two chest desks, with end bookcases; or one chest desk with bookcases to match.

A magazine rack of ample proportions for orderliness is handy.

Plant stands will add height.

A low chest of drawers, or a secretary makes excellent storage for linen and silver, and could be removed to the dining room as the home expands.

A floor lamp or table lamp at every point in the room where it might be needed for convenience is advisable, and desk lamp of proper height. Lamp shades are very effective in repeating accents.

Use only one mirror in a room, unless you are using a pair of girandoles. A mirror reflecting an attractive side of the room or the view from a window appears to make any room larger. Backs of mirror should be moisture proof to preserve the clear reflection. Beveled or rounded edges on mirrors are more beautiful than plain.



Cooking isn't the back-breaking ordeal that it was in grandmother's time, for kitchen equipment now is built at a convenient level.

THE workroom of the home has reached near perfection in efficiency in that modern equipment, arranged in work centers, eliminates unnecessary steps and action.

Cabinets to suit the varied utility purposes of a kitchen are available in either wood or metal units to make up individualized kitchens. These ready-to-install units are so designed that the work room of the house may be done over completely or installed piece by piece.

Efficiency, then, is the watchword in buying equipment for this room, with emphasis on step-saving, time-saving and effort-saving.

When you are thinking in terms of kitchen equipment today, it is false economy not to go a step farther and think in terms of a planned kitchen. Your dealer has facilities for obtaining typical model layouts to conform to your space requirements. Consult him.

White Is Popular

White permits a general use of brilliant colors that may be carried out in the linoleum, table tops, chair seats, curtains and accessories. If the kitchen is bright and sunny, cool colors—gray, green, blue or darker tones—should offset the light shades. A dark kitchen would need to use bright colors.

Range: Both electric and gas ranges are designed with a view to reduce the amount of time and effort required for cooking. Non-clog and rust-resistant top burners, porcelain-enamel lined oven and broiler compartments are easy-to-clean features of gas ranges. Automatic

Kitchens are fun now

lighting, precision oven, heat control, smokeless broiler, scientific insulation and adequate storage space for utensils are other features to look for in purchasing a range.

Refrigerator: Modern mechanical refrigerator operation is practically trouble-free, and gives constant year-round protection from the danger and waste from food spoilage. Buy of ample size to meet all your needs. Be sure operation is quiet, vibration at a minimum, and moving parts sealed. Check for rust proof shelves, good insulation, door with plastic sealing strips and rubber gaskets, rounded corners inside and stain-resistant enamel or porcelain. For ease in use, look for adjustable and sliding shelves, narrow bar spacing, safety stops on shelves, cube and tray releases.

Convenience Features

In your kitchen buying expedition strive to obtain the efficient, the labor saving and the convenience feature fitted appliances. The small additional cost between so called "stripped models" (those which supply only the essentials and the "complete" models is small when measured in terms of lasting satisfaction.

Lighting but not by guesswork!

LIGHTING is now an important system in the modern home, as are heating, plumbing and air conditioning. If you are building or modernizing, you'll want detailed, expert advice, which is often available through your electric service company. But for simple home problems the information herein will serve as a suggestive guide to attaining prescribed amounts of light for the usual home tasks, as well as that quality of lighting result you will find comfortable and pleasing.

Our bodies have different requirements if we do active physical work than if we sit behind a desk. Just so the eye has different requirements for the tasks we give it.

We measure heat with thermometers. And now with marvelous little instruments called Light Meters, we can measure lighting in relation to seeing. They tell us how many footcandles* we are getting; indicate the recommended amounts for varying visual tasks. The Light Meter not only measures. It warns! And it prescribes amounts for various tasks. Our eyes don't usually tell us that they are being cheated. But, when once a Light Meter has corrected the amounts of light, our eyes welcome the change.

Yet the quantity of light is only half the story. Quality of lighting—the way in which light is distributed—is the other half. Lighting must be soft and pleasing. It must give a minimum of harshness in con-

trasts. It must do away with any annoyingly bright spots. This is accomplished by having the light balanced throughout your room—by your placing of lamps, by the distribution of light.

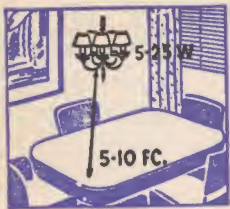
We used to think about speed in terms of the carriage, so at first we patterned our automobiles on carriages. Now we think in terms of today's style of streamlining, which fits the need for speed. So, instead of starting to think about lighting merely in terms of lamps and fixtures, we are going to think about it in terms of seeing. That is, in terms of our eyes' needs.

What You Need

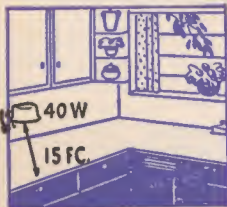
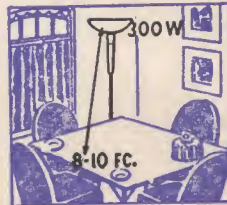
Following are recommendations for the amounts of light you need for various tasks, with examples of how to get them. They are based on researches of eminent scientists and advocated by the National Better Light-Better Sight Bureau.

Bear in mind that "local" means the amount of light directed specifically upon the eye-work, such as the light on your book from a nearby lamp. "General" lighting means the light throughout the room which is usually attained from this and other lamps in the room, or from a fixture, or both. All recommendations of local lighting assume the presence of general lighting. General lighting should, in order to maintain satisfactory distribution of light throughout the room, be between one-fifth and one-tenth of your local light.

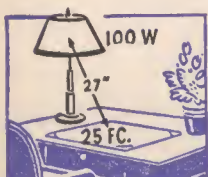
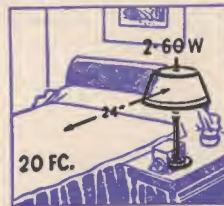
Recommendations for Local Lighting



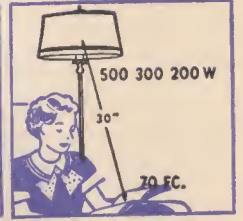
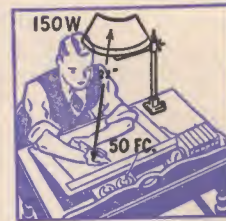
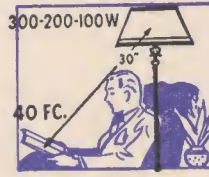
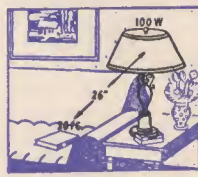
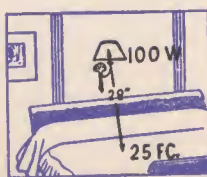
10 footcandles or less—local: Danger zone for close visual tasks. Satisfactory for casual seeing, as at the dining room table, unless reading, studying and writing are done there. For card playing and similar eye work not involving close seeing.



10-20 footcandles—local: For moderate visual tasks like reading good print on white paper; easy sewing on light goods; coarse knitting; the play of little children; washing at tubs, or sink; ironing; cleaning vegetables at table or sink.



20-50 footcandles—local: For rather prolonged and intense eye uses, such as reading newspapers; sewing at machine; fine mending; children's homework, stamp collecting, drawing and similar crafts; shaving and make-up.



50-100 footcandles—local: For severe, prolonged and detailed tasks such as reading very fine print; sewing with dark thread on dark goods; home drafting and other difficult tasks requiring visual concentration on very small detail.

Recommendations for General Lighting

Remember that some light throughout the whole room is advisable, in addition to the lighting attained at the local grouping, in order to eliminate the unpleasant effect of pools of light in otherwise dark surroundings, and to maintain that same nice balance in lighting that we strive for in furniture grouping.

5 footcandles or less—general: This lighting is recommended for a room in which 10 to 50 footcandles of local light is provided by lamps when needed. This lighting is also recommended for bedrooms, for stairways and stairlandings.

5-10 footcandles—general: This amount of light is needed in rooms where localized units provide 20 to 100 footcandles. This amount of general lighting should be available throughout the rooms where you sew, read, iron, clean vegetables; where you use a workbench; or where the children play.

Honest Function of a Lamp

Any lamp—floor or table—should dramatize the furniture grouping it accompanies by way of style and color. At the same time it must fulfill its own good honest function. That is, to give good lighting. Lighting that is aesthetically pleasing to the eye, lighting that is scientifically correct for the eyes.

Things to Remember and Look For

Certain qualifications should be kept in mind. First, there must be sufficient height and shade size to cast the light over a useful and generous area. Second, white or near white shade linings will prevent coloring the light and distorting the color harmonies in the room. They also make the most efficient use of the light being paid for—sometimes actually doubling the amount! Third, open top shades are almost always desirable, except when lamps are on low tables and you might look down into them. The more light that is shed up into the room, the less chance of having harsh, bad contrasts. Fourth, lamp bulbs housed in light-diffusing glass or plastic bowls, hidden under the shade, have much more pleasing, flattering and eye-comforting results. Finally, the shades should have enough density so they don't stand out as bright spots against their background.

* A footcandle is the amount of light you'd get on your page held a foot away from a common candle. Outdoors on a clear day, you'd find between 5,000 and 10,000 footcandles, and on your porch on the shady side of the house there may be 500.

How to buy lamps

LET'S take it for granted that you will naturally take advantage of modern improvement in lighting to obtain adequate brilliance without glare. Your task then becomes one of choosing the type of lamp that harmonizes with your decorative scheme. No longer is the element of styling left out of consideration when lamps are selected. Height, weight, color, fabric or composition of the shade, direct or indirect light, shadow effects, type of base—all those factors are just a few of the influences that will determine your choice. They point out and emphasize the advisability of choosing such important appointments as lamps at the same time that a choice is made on the major pieces in a room setting.

Use for Accent

Lamps can be considered as not only highly important in their utility purpose, but for their accent effects. You need a touch of accent color here, another spot of mass there; let the lamp provide it. Choose your lamps for the note of individuality they can introduce into a room setting.

Consider Comfort

Now you've considered protection of eyesight, utility, decorative accent possibilities, among other things, and you still have another and very important consideration. Always guiding you in



The homemaker looks for more than mere beauty when purchasing a lamp, and is pleasantly surprised to find a wide variety of lamps with eye-saving features that have been combined with smartness of design.

selection of everything that enters into your home is the principle of comfort and convenience. With lamps that is of special importance. Although you will want to have your lamps conform in style, color and general harmonious effect with your general scheme, you will want to give equal weight to the factor of convenience. Have sufficient lamps for every purpose; be generous in disposing lighting through the house. Consider every use to which every room is going to be placed and make your lighting for those

various purposes adequate. Don't make it necessary to disrupt and disturb things when you are entertaining and are ready, let's say, to play bridge. The lighting for the room should be conveniently arranged. Likewise, for every other purpose it should not be necessary to struggle with moving lamps and borrowing from one corner to light another. In the bedroom, for example, have you arranged for lamps to provide lighting for every purpose?

Have Enough Lamps

Comparatively, so very little more spent for lamps can do so much for added comfort and convenience. That little additional investment eliminates the petty annoyance of insufficient number of lamps; an annoyance that grows to major importance when it is something one lives with day after day.

Guiding Principles

Apply three important rules:

1. Assure yourself that the lighting is adequate if the lamp is intended for any purpose other than pure decoration.

2. Be sure the lamp meets adequate manufacturers' specifications (your dealer will inform you on this point).

3. Choose your portable lamps so that they balance with the rest of the fixtures and furniture in the room so that your decorative theme remains well scaled.

Thus followed, these three steps will provide you with a package of accurately measured light tailored correctly for whatever task is demanded, designed and styled to add beauty and comfort to your home. (Study advice on opposite page.)

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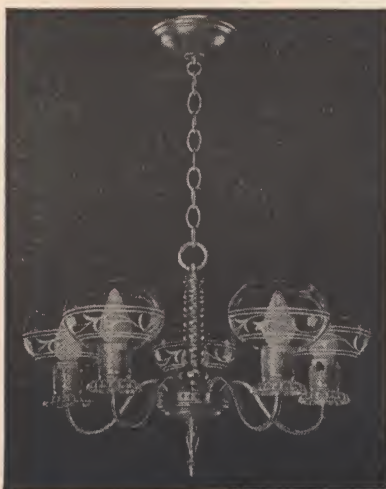
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SAN FRANCISCO

Suggestions on color

THE most important factor in selecting a basic color as the foundation for your rooms is your own personal preference. Then remember that the color of your walls and woodwork, the amount of daylight, floor covering and upholstering fabrics and the colors of accessories, all play an important part. Choose a keynote that blends with all these, and build the rest of your room on the color scheme they suggest, confining yourself to just a few colors in one room.

Achieve a sense of balance from your use of color. Dark colors seem to weigh more than light colors. A pair of chairs in dark shades will balance a sofa in a lighter shade.

The larger the room area, the more quiet the color; the smaller the area, the more striking the contrast may be. Walls, floor and large pieces of furniture should be the quiet background for the more colorful draperies, lamp shades, pictures, small chairs and other accessories.

Basic Principles

Color is the universal word for charm. For a home to be a composite unit of tasteful, harmonious color, preparatory thought and planning are the first requisites. For each room to be individually in good taste is not sufficient for an harmonious ensemble. Plan your color scheme for the entire house as you planned its floor layout—on the basis of room to room relationship.

Before deciding upon a definite color plan for any home, there are a few fundamentals to be observed.

First: Warm colors are those that contain in their makeup a predominance of yellow or red. The cool colors are the colors containing a predominance of blue. Neutral colors are the colors that have such an even balance of tones that they are excluded from either of the first two classifications.

Second: If a room has large areas of wall space, the basic, or wall color, should be more on the neutral side—tans or grays—decision depending upon exposure. If the wall area is broken up by windows, doors, fireplace or pieces of high furniture, our colors can be more brilliant.

Third: We must note exposure and source of exterior light. If a room faces directly toward the south, we know its source of light will flood the room with warm, yellow tones. Therefore, to neutralize the warmth of the sun's reflected color, we should select a basic color from the cool side of the spectrum—namely, blues, blue-grays, blue-greens or purplish grays.

A room facing north has a weak and cool light source, therefore our color selections for that room can be built upon the warm side, namely, yellowish tans or yellowish greens, etc.

New color vogues permit of an effective new wall and ceiling treatment. It is in good taste, providing the colors are per-

fectly related, to paint two walls of a room one color and the other in a totally different color. In this way we can key one room into a fine color relationship with an adjoining room.

Color Characteristics

Red: Warmth, richness, splendor, dignity. Attention compelling. Decorative in small quantities, but dangerous in masses. Best in libraries, dining rooms, kitchens.

Pink: Gaiety, youth, animation, daintiness. Safe to use in masses. Best in bedrooms and nurseries.

Yellow, Cream, Ivory: Light, warmth, cheerfulness. Safe in masses, especially on walls or ceilings. Good for rooms where normally light is poor.

Blue: A cold color—spaciousness, tranquillity. Use in any room except breakfast nooks.

Orange, Tan, Golden Brown: Warmth, light. Bright orange dangerous in masses, but strikingly decorative in small quantities. Tan, golden brown—all rooms.

Green: Cool color except yellow green, which is warm. Restful, quiet. Useful in toning down too sunny rooms. All rooms.

Violet, Lavender: Cool colors. Daintiness, reserve, femininity. Most effective in bedroom decoration.

Purple, Plum, Mauve, Orchid: Warm colors. Splendor, dignity. Orchid best in bedrooms. Others in living rooms, libraries, used sparingly.

Black, White, Grey, Taupe: Neutral colors. Black and white intensify other colors by contrast. Grey should be tinged with prominent color of room scheme, such as blue-gray with blue. Taupe combines well with anything.

Brown: Warm color. Should be used sparingly to avoid drab effect. Best in living room, library.

Various Rooms

Halls: The hall is the handshake of your house. It should greet people with a bright smile. Most halls are inherently dark because they are so placed that the rooms of the house receive most of the outside light. Paint or decorate your halls with bright, cheerful colors.

Living rooms: Long, narrow living rooms can be made to look wider by placing a dark color on the wall at each of the narrow ends and a lighter color on the remaining walls and ceiling.

Living rooms that are square and uninteresting in shape should have one wall featured by a different color or pattern so that there is a focal point of interest. If there is a fireplace in the room, the interest is placed on the fireplace wall.

Living room ceilings which seem too

high should be painted a darker color than the side walls. This will tend to visually make them seem lower.

Living rooms which are small may be made to look more spacious by being painted with a light single color on all walls and ceiling.

Dining rooms: Dining rooms usually may be seen from the living room. They should be painted or papered in a color which closely harmonizes with that used in the living room or a complementary color.

Libraries: A library, whether it is large or small, should have a hint of rich color in it to repeat the tones of the book bindings. It is pleasant to have an open fireplace in a library . . . but if there is no fireplace . . . decorate it in beiges or warm brown tones with a touch of vermilion here and there.

Breakfast nook: Sometimes the breakfast nook is almost part of the kitchen. When this is the case, it should follow the decoration of the kitchen. If the breakfast nook is really what its name implies and is off by itself . . . any color that you really like will do. A small stenciled or applied design gives it an intimate and artistic atmosphere.

Bedrooms: Which way does your bedroom face? North . . . south . . . east . . . or west? The test of a successfully decorated bedroom occurs when one arises in the morning. If the bedroom faces east . . . the sun streams in and picks up your favorite wall color . . . making it vibrate and glow. Without the sun . . . a bedroom can be gloomy in the morning. Paint brightly . . . cheerfully . . . in your bedroom in this case.

Bathrooms: Artificial light is used a great deal in bathrooms . . . even in the daytime. Use the colors you need to harmonize with or give a "lift" to your fixtures.

Rumpus room: A room of this kind may be treated as just another pleasant room in the house or it may be treated with "shocking" colors. There are many wall-boards in neutral tones which can have bright woodwork. This wall finish has soundproofing qualities which your neighbors will appreciate!

Color-Styling

Incidentally, after choosing your colors carefully you might like to know a little trick about protecting the paint from finger marks, dust and abrasion marks. Wax on the flat horizontal surfaces, like window sills and projecting ledges will prevent impregnation of dirt.

On page 26 you will find that a paint manufacturer has offered to have an expert help you with your individual problems in color-styling your home.

TYPICAL BASIC COLOR COMBINATIONS

Carpet or Rug	Walls	Major Furniture Covering	Secondary Furniture Covering	Draperies	Accents
Beige or Tan	Turquoise	Copper-rose	Beige	Beige	Dark blue-green, Copper-rose
	Coral-pink	Olivegreen	Coral-pink	Beige	Yellow-green Tortoise-shell brown
Wintone or Red	Oyster-white	Blue	Gold	Wintone or red	Gold, white, blue
	Gray-green	Soft green	Wintone or red	Off-white, (red trim)	Wintone, off-white
Medium or Dark Blue	Pale gray	Clear yellow	Blue	Clear yellow	White, cherry red
	Warm peach	Blue	Deep tan	Blue	Pewter, deep peach
Light or Pastel Blue	Dusty rose	Blue	Eggshell white	Eggshell white (rose trim)	Eggshell-white, amethyst
	Blue, to tone with rug	Mauve	Gray-white	Lemon yellow	Rose, white, lemon-yellow
Medium or Dark Green	Bamboo-beige	Henna-rose	Green	Henna-rose	Brown, green
	Green, lighter than rug	Wine-red	Clear yellow	Green (wine-red trim)	Yellow, red
Light or Pastel Green	Rosy beige	Deep rose	Green	Rosy beige (green trim)	Deep rose, eggshell
	Pale yellow	Green	Lacquer red	Yellow (green trim)	Lacquer red, black
Rosetone	Pearl gray	Silver-green	Rose-blush	Pearl-tone	Silver, rose
	Rosetone, to tone with rug	Slate blue	Mauve	Slate blue	Blue, deep rose

CLEVER CLOSETS...

How to Get More Space and Keep Apparel Orderly . .



NARROW BEDROOM CLOSET becomes ever so much more handy as a result of a few inexpensive fixtures. Note the sliding clothing rack that carries clothes out into the open. On the door: hat rack, folding tie rack, and shoe racks, make use of space ordinarily wasted.



CLOSETS are the true test of any housekeeper's ingenuity and pride in her home. Neat ones reflect care and proper consideration of clothes. Cluttered closets are dead give-aways, like finding dirt under the carpet corners.

But it's so hard, you say, to keep closets neat and orderly when they're so small and you have so much apparel that must go in them. That's true. Even in the most modern homes, many closets are still small and frequently of such odd shapes, it is difficult to use them to the best advantage. Yet there is a happy solution to the closet problem every woman faces... a complete and inexpensive answer to Mrs. America's No. 1 pet peeve.

Today, smart home owners and apartment dwellers are equipping their closets with inexpensive, smartly chrome finished fixtures which provide a handy place for each apparel item, and by making the most efficient use of all available space, practically double the capacity of any closet regardless of size or shape.

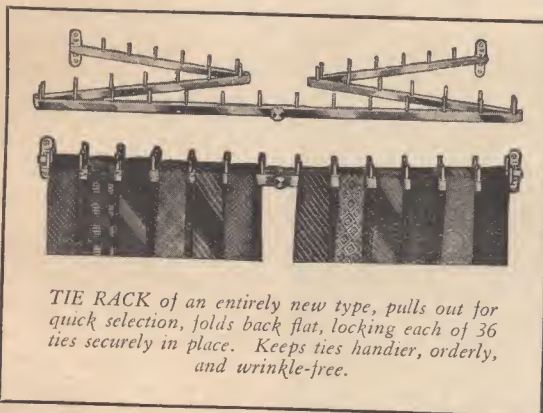
For example, why not make use of the back of the closet doors? You'll be amazed at the convenient gadgets which can be attached. There are hat racks which hold as many as six hats on

curved brim-fitting metal rests that help preserve their shape and looks. Surely your hall closet needs one of these to take care of guests' hats as well as your own. Shoe racks keep shoes up off the floor, and save scuffing and shoe shine costs. The tie rack, illustrated on this page, holds 36 ties, each in a separate space, and twice as many by doubling up. What man wouldn't want this convenient aid to speedier dressing and for examining his collection?

For the small narrow closets, there are clothing carriers, of various sizes, which slide in and out of the closet on ball-bearing rollers. In this way, you can bring your entire collection of suits or dresses out into the light of the room for quick selection. Trouser-skirt

hangers save lots of cleaning and pressing bills. The hangers come with several swinging independent clamps, each holding a pair of trousers, full length, by the cuffs, so that wrinkles pull out naturally.

Other essential items include extension closet rods, wishbone suit hangers, towel racks, umbrella and cane holders, and fur rings. All attach easily and securely, yet can be removed and reinstalled when you move into a new home, making them doubly economical.



TIE RACK of an entirely new type, pulls out for quick selection, folds back flat, locking each of 36 ties securely in place. Keeps ties handier, orderly, and wrinkle-free.

GET MORE CLOSET ROOM!

- ★ Keep Closets Tidy
- ★ Keep Shoes Off The Floor
- ★ Keep Trousers In Press
- ★ Keep All Apparel Handy



INSTALL K-VENIENCE CLOSET FIXTURES...

These clever, modern fixtures make the most of any closet size or shape... keep clothes orderly... speed dressing... save cleaning and pressing bills. Over 40 sturdy chrome-finished items—shoe, hat, tie and towel racks; clothing carriers, trouser-skirt hangers, etc. Attach easily to closet doors or walls. New low prices! At department and hardware stores or sent direct. Write for FREE CATALOG!

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Dept. S-2, Grand Rapids, Mich.

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RADIO in Your

"BUILT-IN" Features Combine Style, Convenience, ECONOMY

While you are planning your new home don't overlook the important part that radio will play in your home life. Provisions made for it during construction will bring added joy and convenience and, as pointed out by the author, will likely save you money.



Figure 2: A built-in bookcase is utilized in this home to accommodate radio and record-playing equipment. The right half of the lower cabinet houses the radio and loudspeaker. In the top of the left half is the automatic record player and below it the record storage cabinet.

Figure 3: In a Connecticut home a pair of custom-built cabinets adapt the radio equipment to the decorative scheme of the room. The cabinet at the left houses the radio (with its panel uppermost) and an automatic record player, with a record cabinet below. The twin cabinet at the right of the divan contains high-fidelity loudspeaker.

WHEN it is realized that more American homes boast radios than either bathtubs or central heating systems one begins to wonder whether it is logical to still consider radio under the head of "furniture," buying it complete in an ornate cabinet from the dealer's floor and moving it bodily into the living room. Too often this system bases the choice on the cabinet rather than the performance of which the radio inside is capable and not infrequently, because a console cabinet appropriate to the decorative scheme of the room cannot be found, results in the selection of a tiny midget receiver, which, if not appropriate, is at least inconspicuous; and which likewise provides definitely inferior performance when compared to that of which a larger radio set is capable.

Although radio technical design has developed to a point of stabilization where a good 1940-41 model will provide years of highly satisfactory service, its merchandising and "packaging"

is a throwback to the days when the models of each year showed tremendous improvement over those of the past and obsolescence was rapid. Then, too, they show the influence of the city dweller who, moving to a different apartment every couple of years requires his radio in a form convenient for such frequent moves.

For the Small Home

For the family planning a new home, however, economy and utility are both served by a little independent thought to this matter of radio equipment. The requirement of good tonal quality and otherwise pleasing performance calls for a radio of the console type but unfortunately in models of this type the cabinet oftentimes represents the major part of the total cost. This means that the investment is primarily in a piece of furniture rather than in the radio—and a piece of furniture which is not necessary, or perhaps appropriate.

Radio equipment proper, consisting of the radio receiver chassis and the loudspeaker, and capable of performance pleasing to even a fastidious music lover, can be purchased for appreciably less than fifty dollars. One, a front-panel view of which is shown at (3) in Figure 1, and which sells in this price range, provides all wave coverage, push-button tuning control, high-fidelity reproduction, utilizes eleven tubes and includes every modern refinement. Compare this with the retail price of a modern console model boasting equivalent equipment.

An example indicating the possibilities when provision is made for radio equipment during construction of the home is shown in Figure 1, opposite, a small home designed by architect Walther Prokosch of New York City.

All of the equipment shown in this illustration is standard, the product of a leading specialty manufacturer*, a direct - to - the - consumer distributor and probably the world's foremost supply source for equipment and accessories for home installations.

*Write to the Radio Editor for name.



Decorative Scheme

by S. GORDON TAYLOR, Radio Editor

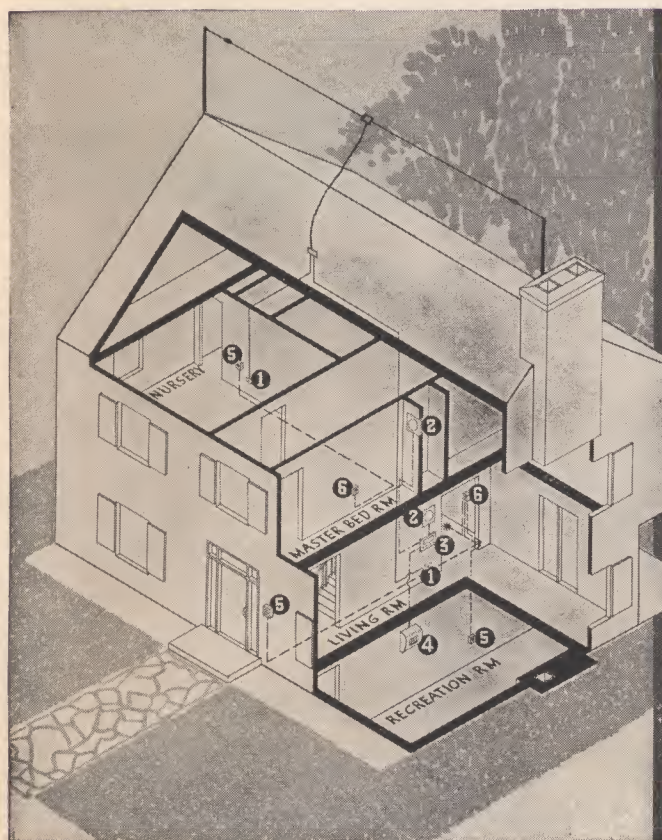


Figure 1: A real built-in installation in one small home. Above is a cutaway plan of the house with the locations of the various pieces of equipment shown and numbered. At the right the actual equipment is shown, numbered to correspond. These pieces are: (1) antenna convenience outlet, (2) loudspeaker mounted in wall and covered with decorative panel grille, (3) radio chassis mounted in framed opening in living-room wall, (4) loudspeaker in baffle-cabinet mounted on wall surface, (5) remote station of intercommunicator system, and (6) master station of intercommunicator system.

ARRANGEMENTS have been completed whereby readers of the Small Homes Year Book may receive without charge various catalogs and literature covering the equipment and subjects touched on in this article. To receive such material it is only necessary to send a request to the author of this article, indicating the subject or subjects in which you are interested. Names of manufacturers and addresses will be supplied.

THE cost of the equipment in such an installation is surprisingly low. The living room radio chassis and loudspeaker cost \$45.00 and additional loudspeakers with suitable matching transformers approximately \$12.00 each, making the total cost of the radio equipment just about \$70.00. The intercommunicators cost \$20.00 for the 2-station system upstairs and \$30.00 for the 4-station system.

In addition to these figures, there is also the cost of installation. This cost will vary with circumstances but if the mounting holes are provided and wiring installed during construction it will be slight. Such wiring is exempt from local or Underwriters regulations calling for conduit and licensed electrician's services and can therefore be of the inexpensive "knob and tube" type, installed by the local radio installation man.

In Figure 2 the radio chassis, loudspeaker and record player are mounted in the central closet portion of a built-in bookcase. With the equipment entirely confined to this cabinet it is completely concealed when not in use—an aim preferred by some. Not the least advantage of this type of installation is the elimination of the usual expensive cabinet—a saving which contributed a large part to the cost of this entire built-in bookshelf unit.

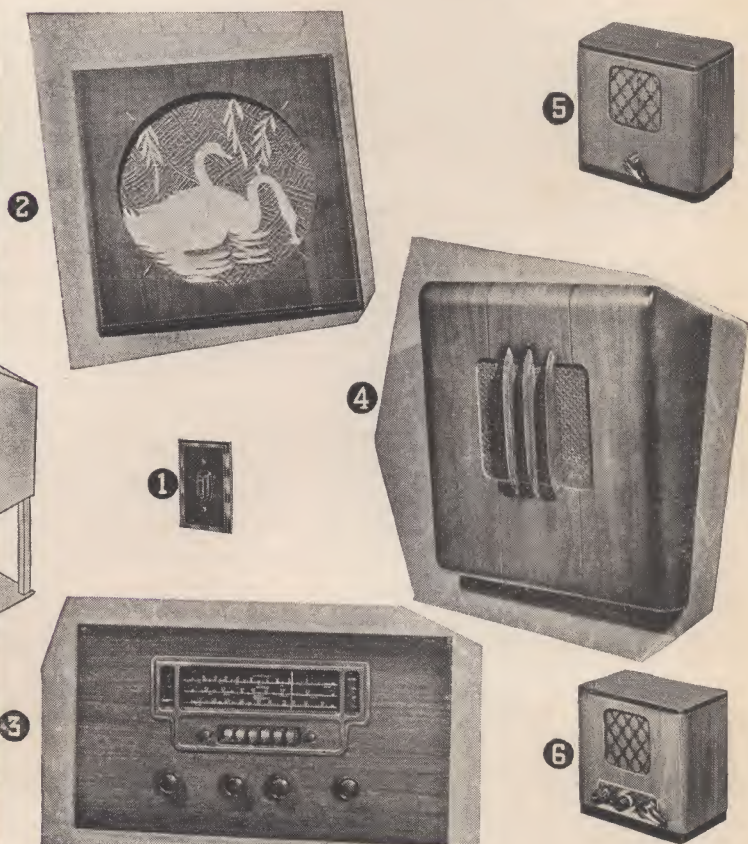


Figure 3 illustrates an installation designed to meet the requirements of one home owner where the major problem was one of adapting the radio to its surroundings. Here, two cabinets were made to order, using knotty pine to match the walls. In one of these is mounted the radio chassis and automatic record changer. These are both mounted face up under the drop lid, while the lower part of this cabinet serves for record storage space. The mate to this cabinet houses only the loudspeaker. This is a Cin-audagraph unit of unusually fine power and tone quality.

The installations discussed thus far are all ones in which new radio equipment is utilized. But the home builder may have existing equipment capable of providing good service. Where such is the case it is quite probable that additional loudspeakers can be operated from the existing chassis if this is desired. Even if this chassis does not provide sufficient power for this purpose, the addition of a small, inexpensive amplifier will overcome this difficulty. Or perhaps, the performance of the old receiver is satisfactory but its housing is not suited to the new surroundings. In that case the chassis can perhaps be transferred to a bookcase or other furniture as in Figure 3, or a new cabinet purchased.

Whether new or old equipment is to be used in the new home it is by all means desirable to install a good outdoor antenna during construction, running its downlead through the walls to terminate in outlet receptacles wherever the radio is located.



Two identical primrose plants... one treated with VITA-CULTUR, one untreated.

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It's Your Lot!



THE need for careful plot planning is almost as great as the need for careful house planning. No matter how attractive the dwelling may be, poor development of the lot may do much to offset the appeal of the home. Trees and shrubbery may be used to enhance the architectural character and provide the charm essential to a satisfactory home. Planting may furthermore add directly to the living quality of a property.

Money for improving the land is available from the Federal Housing Administration. This includes: garden walls and fences; garden fountain; wading pool; a rock garden; terraces, walks and drives; the lawn, trees, shrubs and flowers.

Here are a few suggestions for designing your own plot. Shade trees should be placed both to provide shade from the hot afternoon sun and to frame the house. Rapidly growing, heavy feeding shade trees, such as poplars and willows, should be avoided, as the roots are liable to clog sewer and drain lines, and they very quickly extract all the nutriment from the soil, making it difficult to grow a lawn. A few fruit trees are always desirable for their fruit and flower.

In selecting material to be planted close to the house, slow-growing, compact varieties should be chosen which will not develop quickly into a miniature forest and hide the house. It is desirable to place the higher-growing specimens at the corners of the house, facing them down with appropriate shrubs or low evergreens. A ruffle of planting completely surrounding the dwelling is most unpleasant, causing the building to appear to be sitting on

a green pillow and not coming down to earth at any point.

The most pleasing effects are produced by simple treatment and the use of a minimum of materials. Overplanting should be avoided. Hedges that can be controlled and easily trimmed are frequently desirable along the lot lines to increase privacy.

A garage placed near the front of the lot or attached to the house allows a maximum open area to be developed in the rear and permits the back yard to become a livable garden spot. Another advantage is the decreased cost of the driveway.

While careful thought should be given at the outset to all aspects of the relationship between the house and its land, the entire plot development need not be undertaken at the outset. A terrace or garage may be added later and the planting augmented year by year.

A local nurseryman can give you unlimited help in the proper selection of trees, shrubs and flowers and where to plant them.

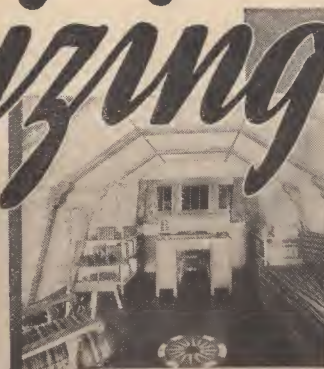
Watching your plants grow can give you as much pleasure as the new home itself. Proper and simple care of them is given in a number of the garden books listed in the HOME OWNERS' LIBRARY (Page 80). There are various plant foods on the market which will insure healthy vegetation.

A vegetable garden can supply the table with delicious fresh vegetables and the home owners with exercise. Also, the children should have their own gardens.

Living and working outdoors is one of the greatest joys in life when it is your own home where you are king.



Modernizing



IS LIKE BUILDING A NEW HOME—With a Head-Start on Cost!

EXACTLY! You own or buy an old home. You modernize it first, by making repairs, alterations and additions, second, by recreating the interiors, and, third, by installing the new convenience equipment which you have so long wanted. This is exactly like building a new home except you have all the basic construction—also you have a “head start” on costs.

Where to Get the Money

The Federal Housing Administration makes the following statement: “Check your old home on the 40 important points shown in the diagram below. All types of home repair, improvement and alteration may be financed on Modernization Credit. A new roof, a garage, an extra room, electric wiring, new heating plant, a fireplace, built-in furniture, hot water supply, new bathroom equipment, painting and decorating, and even landscaping—all of these and many other improvements may be purchased today and paid for monthly out of income.” Try your own local F.H.A. bank.

First, plan your improvements—look over your home with a buyer’s critical eye. Does it need repairs? Is it comfortable? Easy to housekeep? Has it adequate conveniently arranged rooms? Second, talk your ideas over with your local building material dealer and a builder he will recommend. He will tell you how to get any plans, or an architect’s services will be recommended. Third, go to your own bank, savings and loan association, or any lending institution approved by FHA. They will tell you how to make application. As soon as it is granted you can start on desired improvements.

The Comforts You Have Wanted

A really attractive exterior—larger and better arranged rooms—that extra bedroom or bathroom which you have so greatly needed particularly if your family has grown—really efficient and convenient heating and hot water supply—warmth in the winter and coolness in the summer by

proper insulation and weatherstripping—new and attractive floors—built-in furniture and closets—proper screening—that new garage. In other words everything you have missed and comforts you have not realized as possible.

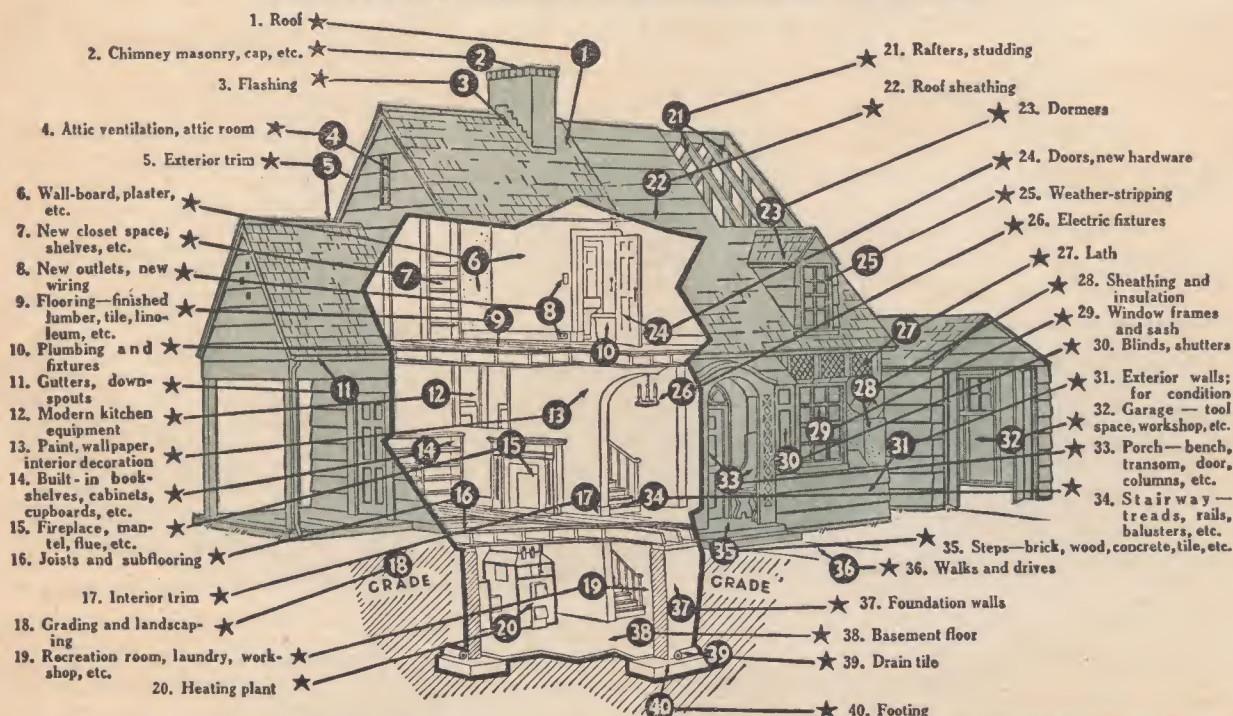
The Conveniences You Want

Here is your chance to get them at last! The new bathroom with all its modern features—a new kitchen to make your housework unbelievably easy—a dishwasher of modern design—a garbage disposal unit—ventilation by well-placed fans—convenient closet fixtures—a new electrical system with adequate wiring and proper provision for Better Light-Better Sight as explained on pages 49 and 74.

You can make the old house a complete, new modern home at less than half the cost. At least get a new roof, improve the exterior, insulate the house, paint and decorate and add all the improvements you can afford inside. Now is your chance!

Where to Check Your Home for Needed Improvements

Above You Are Told Where and How to Get Financing!



HOME OWNERS' LIBRARY

Books are the extension courses after a study of the **SMALL HOMES YEAR BOOK**. Here is the better current literature of the home field. For your convenience each book here has been analyzed by **Martha Wood** and is recommended. Prices are given and a convenient order-coupon will be found at the bottom of this page.

Order books for your own use—for holiday presents and for reference uses. As a special **BUREAU Service** a 10% discount is allowed for all single orders grossing \$6 or over!

PLANNING AND BUILDING

- A1. All About Houses.....\$2.00
Groff Conklin
400 illustrations and text give an exciting story of each step of the construction of a house.
- A2. 1940 Book of Small Houses.....\$2.00
Editors of Architectural Forum
Contains plans, photographs, specifications, interiors and actual costs of 144 recent small homes.
- A3. Home Plans (paper cover).....\$0.25
Better Homes & Gardens' book of BILLCOST Homes.
- A4. House of Health.....\$1.00
Odd Albert
A study by a leading housing engineer which contains much valuable information on building small homes.
- A5. House Plans (paper cover).....
(In two sections)
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Section II (198 pages).....1.00
- A6. New Ideas for Building Your Home (paper cover).....\$0.50
Better Homes & Gardens' 180-page magazine showing plans, construction details, etc. Valuable practical information.
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Royal Barry Wills, Architect
A handsome book written by a leading small house specialist.
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400 pages of working data, primarily for builders, dealers and realtors.

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Standard authoritative book on putting and keeping a house in good condition. Mr. Whitman runs a daily column in the New York Sun to answer specific problems.

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Basic principles of country house seeking with price guides as to modernization costs on an old house—plumbing, heating, etc. Fascinating story of Miss Kirkus' own experience in achieving the home of her dreams.
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American Home Magazine's publication on how to restore fine old homes—and remodel jerry-built houses.
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Amelia Leavitt Hill
How to add comfort and style to country houses without sacrificing the beauty and charm of the original—together with many helpful hints on decoration and repair work.
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FURNISHING AND DECORATING

- C1. Common Sense in Home Decoration..\$2.75
Carl Maas
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- C2. Decorative Draperies & Upholstery...\$3.00
Edward Thorne & Henry W. Frohne
Study of these pages will prevent the

novice many costly mistakes and provide the professional decorator with a great variety of sound ideas.

- C3. Home Decoration, Its Problems and Solutions.....\$2.00
Ross Stewart & John Gerald
324 pages of advice on decorating. Basic principles, room composition, color, lighting, traditional styles, fabrics, floor coverings and buying furniture.
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An Appreciation ... by An American Family



Painted for the Year Book by Howard Chandler Christy

"... AND OUR FIRST THOUGHTS OF OWNING A HOME CAME WHEN WE KNEW THAT HE WAS TO BE WITH US."

The Editor paused in the reading of this letter. A vision formed in the smoke of contemplation—a vision of a dream becoming a reality for untold thousands of American families. He turned the closely written page.

"... BUT WE THOUGHT THIS DREAM WOULD TAKE YEARS TO COME TRUE."

The writer of course meant years of carefully budgeted savings above the necessary expense of rent.

"ONE DAY I PICKED UP A COPY OF YOUR YEAR BOOK ... ON THE NEWSSTAND ... READ IT ON THE WAY HOME ... AND ALOUD TO MY WIFE THAT NIGHT."

"... ASTONISHED TO LEARN THAT YOU COULD PAY FOR A NEW HOME LIKE RENT ... YOU CERTAINLY DID TAKE THE MYSTERY OUT OF HOME-BUILDING ... TO A LUMBER DEALER AND GOT THESE PLANS."

Plans enclosed and they were GOOD. The picture of a happy wife, thrilled by the coming of TWO great adventures! Much studying of plans, location and decisions on the "parts" of the new house.

"... SO WE SETTLED THE PLANS ... FOUND FINANCING EASY (PAYMENTS ARE LIKE RENT) ... HAD SOME SAVINGS AND FIGURED TO COMPLETE THE DOWN PAYMENT IN THE NEXT FEW MONTHS ... AND OUR DEALER ARRANGED CONTRACTS ... LIKE BUYING A NEW CAR ... ROOF, WALLS AND WINDOWS ... HEATING PLANT, KITCHEN AND BATHROOM ... ALL GOING TOGETHER NOW LIKE MAGIC.

"... WE HAVE A SON ... WE WILL SOON BE IN OUR OWN

*have a son
our own home
never understood
is letter.*

*Truly,
William B. Jones*

HOME ... WE NEVER UNDERSTOOD BEFORE ... SO WE HAD TO WRITE YOU THIS LETTER."

And the Editor suddenly felt the impact of a vast appreciation. It must have emanated and crystallized from the thousands of similar letters from readers. But this letter seemed to epitomize them all! Perhaps smoke got in his eyes—he felt strangely humble. . . .

But all this appreciation is really addressed to the entire building fraternity!

To the Federal Government and the mortgage bankers who have made home loans easy to obtain and easy to repay!

To the manufacturers who make the "parts" of the "package" which is the home!

To the lumber dealers and all distributors who convey these products to homebuilders with full service!

To labor—and all the givers of "more home for the dollar"!

And to the Small Homes Year Book as a factual "guide-catalog" which conveys to its 500,000 homebuilder-readers

THE MESSAGE OF THE "PARTS" FROM WHICH THE STRUCTURE OF DREAMS, THE AMERICAN HOME, IS FABRICATED INTO REALITY!

So the Staff of the Year Book (which has sensed the spirit and reward of truly wanted service) takes the Oath of Service, "that each successive issue of our publication shall merit in greater measure this appreciation of its readers!"



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Jim Draeger

FIGURED TO COMPLETE THE DOWN PAYMENT IN THE NEXT FEW MONTHS ... AND OUR DEALER ARRANGED CONTRACTS ... LIKE BUYING A NEW CAR ... ROOF, WALLS AND WINDOWS ... HEATING PLANT, KITCHEN AND BATHROOM ... ALL GOING TOGETHER NOW LIKE MAGIC. ... WE HAVE A SON ... WE WILL SOON BE IN OUR OWN

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